Investment Management Structured Asset Class Approach Balanced Asset Allocation Modern Portfolio Theory **Estate Planning** Globally Diversified Portfolios **Trust Planning** Tax-Efficient Investing Risk/Return Analysis Estate Plan Design Irrevocable Trusts Disposition of Assets Concentrated Positions Family Trust Estate Tax Planning Spousal Trust Will Analysis Inter Vivos Trust Probate Analysis Alter Ego & Joint Partner Trust Family Gifting Strategies Registered Education Plans Agent for Executor **Business Succession Planning Retirement Plans** Philanthropic Planning Registered Retirement Saving Plans Registered Retirement Income Funds Donor Advised Funds Individual Pension Plans Directing Social Capital **CLIENT** Retirement Compensation Arrangements Strategic Gifting Strategies IRA's/401 K Transfer Private Foundation Trusts Pension Plan Analysis Donor Legacies Profit Sharing Plans Analysis Community Foundation Planning **Tax Planning** Risk Management Tax Deferral Techniques Life Insurance Analysis Tax Bracket Planning Long-Term Care Analysis Tax Forecasting Disability Analysis Estate Freeze Planning Critical Illness Analysis Transaction Analysis Litigation Risk Planning Stock Option Analysis U.S. Estate Tax Analysis **Retirement Planning**

Our Client Centered Approach Randy Perram – Investment Advisor

Retirement Feasibility Cash Flow Modeling Required Minimum Distributions Pension Conversion Analysis