Know My Plan

We help high achieving professionals retire to a life they love.

Hi, we're Nic and Jeff

We provide advice and guidance to help you achieve the confidence, financial freedom, and future lifestyle you're looking for by:

- Mitigating taxes in retirement
- Finding the most suitable investments for your situation
- Creating a tax-efficient income
- Insuring your family from the "ifs" in life

At Know My Plan, we're on a mission to change the way people implement financial plans. Too many people have financial plans that are no more than paper weight. Too complex to be useful. Too cumbersome to execute. And too concrete to be flexible.

We bring context and clarity to our clients.

What makes us different?

- **Our extensive plans are easy to understand AND easy to follow.** We break them down into actionable steps and work alongside you to execute your plan.
- **We don't limit you to annual or quarterly meetings.** We're available for micro-meetings whenever you need us – to answer your questions, help with your financial decisions, or review your plan.
- **We'll never leave you in the dark.** We make sure you know what you own, why you own it, and where it fits into your plan. We provide clarity and transparency in every decision we make.

Know My Plan

How we help our clients:

Risk management & insurance planning

- Annual Review of existing policies
- Life Insurance needs analysis
- Long Term Care Insurance analysis
- Disability Insurance analysis
- Health Savings Accounts (HSA)
- Medicare Advice

Investment planning

- Review of portfolio
- Asset allocation
- Titling and Beneficiary designations
- Disability Insurance analysis
- Account aggregation
- Monitoring of outside accounts
- Investment policy statement
- Stock concentration

Retirement planning

- Review of financial fortress blueprint
- Retirement goal setting and bucket list items
- Social security analysis
- Cash flow analysis
- IRA contributions and Roth conversions
- Review of retirement plans
- Annuities and pensions
- RMD’s and withdrawal optimization savings
- Establishment of 401(k) retirement plans

Estate planning

- Review of estate plan
- Minimize estate taxes
- Charitable giving

Cash Flow & Budget

- Review goals, expenses, & budgeting
- Review of income sources
- Banking and credit management
- Review of one-time expenses
- Planned large expenses
- Emergency funding
- Dollar cost averaging
- Mortgage review
- Lines of credit and debt management

Know My Plan

Assistance to loved ones

Gifting	College planning	Caring for elderly	529 college savings plans	Roth IRAs for children
UGMA/UTMA	Paying off college loans	Mortgage review	Lines of credit and debt management	

Tax planning

Tax sensitive investing	Review of cost-basis and gains	Executive compensation	Carry forward losses	Tax loss harvesting
Business succession planning	Potential Roth conversions	Health Savings & Flexible Spending accounts	Tax Return review	Business succession planning

How it works

It all begins with getting to know you. Ask us any questions you have and get a feel for how we work. We're focused on understanding what's important to you. How do you envision your future? What does it look like? Can we help you get there?

Next, we dive deeper into your financial picture and what our recommendations are to get you on track toward achieving your goals. You'll get a good understanding of what it's like to work with us, and how we could work together moving forward.

If you're just not ready – for any reason – no problem! Your plan and our recommendations are yours to keep! And if you ARE ready, we begin executing your plan together right away!

knowmyplan.com
704-243-9376