



We provide advice and guidance to help you achieve financial independence.

Hi, we're Know My Plan

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.





How we help our clients:

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 & withdrawal optimization savings	Establishment of 401(k) retirement plans

Investment planning

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

Cash flow & budget

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

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

Risk management & insurance planning

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

Assistance to loved ones

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

Estate planning

Review of estate plan	Minimize estate taxes	Charitable giving
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So, how are things going?

Do you hear from your advisor as much as you'd like?

We don't think quarterly or annual updates are enough. We're here for our clients whenever they need us.

Do you know if your financial plan is right for YOU?

We don't use generic formulas. Each plan is custom to YOUR specific situation and goals.

Do you know if you're on track?

We work WITH you to execute your plan so you know where you are, where you're going, and what to do next.

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
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