



The Hobart Wealth Financial Blueprint is designed to help our clients achieve simplicity and confidence during their retirement years. It's focused around 5 key areas of your current financial life.

### **INCOME PLANNING**

Our goal is to help ensure your expenses can be paid month to month with reliability and predictability for the rest of your life. This typically includes:

- Social Security Maximization
- Income & Expense Analysis
- Inflation Plan
- Spousal Plan
- Longevity Protection

### **INVESTMENT PLANNING**

Once your income plan is established, we will create an investment plan for the remaining assets that you do not need to draw from month to month. This typically includes:

- Assessing your Risk Tolerance
- Adjusting your portfolio to reduce fees
- Volatility Control
- Evaluate ways to reduce risk while still working towards your goals
- Comprehensive Institutional Money Management

### **TAX PLANNING**

Any comprehensive Retirement Plan will include a strategy for decreasing tax liabilities. This typically includes:

- Assessing the taxable nature of your current holdings
- Possible IRA Planning
- Strategizing ways to include tax-deferred or tax-free money in your plan
- Strategize which tax category to draw income from first to potentially reduce tax burden
- Discussing ways to leverage your qualified money to leave tax-free dollars to your beneficiaries

### **HEALTH CARE PLANNING**

We will create a plan to help you address rising healthcare costs with a minimum of expense, including:

- Looking at all aspects of Medicare, Parts A, B and D
- Analyzing options for a Long-Term Care Plan

### **LEGACY PLANNING**

It is important to ensure your hard-earned assets go to your beneficiaries in the most tax efficient manner. By working collaboratively with a qualified Estate Planning Attorney, our goal will be to help you:

- Maximize your estate and income tax planning opportunities
- Protect any assets in trust and ensure they are distributed to your beneficiaries probate free
- Prevent your IRA and qualified accounts from becoming fully taxable to your beneficiaries upon your death

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