# Lighthouse Financial Planning, LLC Programs

| ***Specific Service*** | Description of Service: | Initial Financial Plan / Periodic Review | Wealth Accumulator Planning | Wealth Management | Asset Management |
|---|---|---|---|---|---|
| **Clarification & Prioritization of Life Goals** | The cornerstone of what we do. We help clarify what's important to you and what you want to accomplish. | ✓ | ✓ | ✓ | |
| **Retirement Capital Needs Projection** | Determine how much money you need to support your desired lifestyle, considering all resources and desired lifestyle in retirement. | ✓ | ✓ | ✓ | |
| **Scenario Planning** | This is the "What If?" planning. We help you see what it takes to make your dreams come true and the probability of success. | ✓ | | ✓ | |
| **Education Funding Needs Projection** | Determine approximate amount needed to fund child, grandchild, etc.'s education and discussion of funding methods. | ✓ | ✓ | ✓ | |
| **Employer Plan (401k, 403b, 457, etc.) allocation** | Review of plan description and available investments. Then we provide recommended investment allocation given your investment objectives & risk tolerance | ✓ | ✓ | ✓ | |
| **Review of Estate Planning Needs** | While we are not attorneys, we can help you design a plan to ensure your wishes are carried out given the constantly changing rules. | ✓ | ✓ | ✓ | |
| **Review of Insurance & Risk Mgmt Needs** | There are four ways to deal with risk: retain it, insure for it, avoid it or any combination of the three. Typical areas include: Life, Death, Disability, Property, Health (all). | ✓ | ✓ | ✓ | |
| **Investment Risk Tolerance Assessment** | Determination of investment expectation with consideration of your thoughts and feelings about investing. | ✓ | ✓ | ✓ | ✓ |
| **Portfolio Construction** | Personalized based upon your goals, objectives and risk tolerance | ✓ | ✓ | ✓ | ✓ |
| **Asset Selection** | Professional review and selection of funds based upon past performance, expected performance and culture screen. | | ✓ | ✓ | ✓ |
| **Portfolio Rebalancing** | Monthly review of portfolio for rebalancing opportunity. This enforces a Buy Low, Sell High strategy. | | ✓ | ✓ | ✓ |
| **Account Admin & Service** | Assistance with most of your service needs, including but not limited to establishing new accounts, account distributions and account maintenance. | | ✓ | ✓ | ✓ |
| **Periodic Email Update** | Timely economic and market commentary. | | ✓ | ✓ | ✓ |
| **Quarterly Portfolio Reporting** | Reports provide portfolio holdings and activity with performance on a quarterly, annual and inception-to-date basis. | | | ✓ | ✓ |
| **Cash Management Tools** | Everything you need or want to support your cash flow needs. Automatic distributions, Electronic Funds Transfer, wire transfers, checks and debt. | | | ✓ | ✓ |

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| **Required Minimum Distribution Support** | Required Minimum Distributions (RMD) are requested for those with an IRA and over 70-1/2. Calculation and monitoring for compliance. | | | ✓ | ✓ |
| **Capital Gain/Loss Matching** | Portfolios are reviewed at year end for capital gains; and, where appropriate trades are made to trigger losses to offset gains. | | | ✓ | ✓ |
| **Year End Tax Reporting** | Cost Basis information is provided for capital gain calculations. Also send to your Tax Professional upon request. | | | ✓ | ✓ |
| **Annual Portfolio Meeting** | Review of Investment Objectives, portfolio performance and outlook. | | | ✓ | ✓ |
| **Annual Progress & Update Meeting** | Review and check-in on your life's goals and life transitions. All projected capital needs are then updated. | | ✓ | ✓ | |
| **Periodic Beneficiary Review** | There are many types of accounts, plans and contracts that have beneficiaries. Life Insurance, annuities, IRA, Roth IRA, 401K, employer provided Life Insurance, Wills, trusts and more. | | ✓ | ✓ | |
| **Financial Information Filter & Sounding Board** | We keep up with the mass of informaiton in the marketplace.If you're concerned or something is important to you personally, email or call us. | | ✓ | ✓ | |
| **Employer Retirement Plan (401k, 457, 403b) Continued Support** | Quarterly review, monitoring and rebalancing. | | ✓ | ✓ | |
| **Annual Review of Employee Benefits** | Review of employee benefit options during Open Enrollment Period. | | ✓ | ✓ | |
| **IRA to Roth IRA Conversion** | Annual review of your individual circumstance to see if it is to your advantage. | | ✓ | ✓ | |
| **Portfolio safe withdrawal analysis** | Portfolio performance, combined with market conditions, analyzed for maximum sustainable withdrawal rates during retirement. | | | ✓ | |