

OUR SERVICES

ESTATE PLANNING	RETIREMENT PLANNING	INVESTMENT PLANNING	TAX PLANNING	GENERATIONAL PLANNING	INSURANCE PLANNING	CASH FLOW AND BUDGET
Wills	Retirement Goal Setting	Portfolio Review	Asset Location	Gifting	Review of Existing Policies	Review of Income Sources
Power of Attorney	Social Security Analysis	Asset Allocation	Review of Cost-Basis	College Planning	Life Insurance Needs Analysis	Setting Goals and Budgeting
Living Will	Cash Flow Analysis	Time Horizon Planning	Capital Gains Analysis	529 College Savings Plans	Long Term Care Insurance Analysis	Debt Management
Trusts	IRA Contribution and Roth Conversions	Withdrawal Strategies	Carry Forward Losses	Caring for Elderly	Disability Insurance Analysis	Review of One-Time Expenses
Irrevocable Life Insurance Trusts	Review of Employer-Sponsored Plans	Account Aggregation	Tax Loss Harvesting	Roth IRAs for Children	Health Insurance Review	Planned Large Expenses
Estate Taxes	Annuities and Pensions	Monitoring of Outside Accounts such as 401(k), etc.	Deductions and Credits	UGMA/UTMA	Homeowner's or Renter's Insurance Review	Emergency Funding
Guardians for Minor Children	RMDs and Withdrawal Strategies	Options Trading	Potential Roth Conversions	Establishing Trusts	Liability Coverage	Dollar Cost Averaging
Stock Concentration	Self-Employed Plans		Health Savings and Flexible Spending Accounts		Health Savings Accounts	Mortgage Review
	Qualified Charitable Distributions		Tax Return Review		Medicare Advice	Lines of Credit



HUMMER MOWER ASSOCIATES