

With a flexible financial plan, you can unlock your future potential and stay focused on

living your best life now.



#### Straightforward Advice

Easy-to-understand financial strategies and recommendations designed by a fiduciary, with your best interests in mind.



#### Tailored Recommendations

Conversations and plans based on your priorities to help you confidently navigate a maze of financial trade-offs.



#### Tax-Efficient Strategies

Guidance and tools to evaluate your saving and investment approach, providing clarity around the tax implications of your financial decisions.



#### Legacy Planning

Development of long-term strategies to potentially influence the size of your legacy for future generations.

Whether you're saving for a new house, a dream vacation or a secure retirement, our team of licensed advisors has your back.

Wealth is about so much more than money. It's about freedom, security, philanthropy, legacy and balance. By focusing on what really matters to you, we can create the structure and flexibility you need to stay on track to meet your goals.

Our licensed financial advisors work with individuals and families of all ages and income levels.

Through in-person and online access to financial coaching, you'll see a direct and tangible impact on your overall financial wellbeing.

*Investment advice is offered through OneDigital Investment Advisors, an SEC-registered investment adviser and wholly owned subsidiary of OneDigital.*



Approximately

**\$ 100 Billion**

Assets Under Advisement

**\$93  
Billion**

Retirement Plan Assets  
Under Advisement

**+**

**\$7  
Billion**

Wealth Management  
Assets Under Management

# Financial Future Planning Chart



Investments	Estate	Retirement	Insurance	Budget	Family Assistance	Taxes
Portfolio Review	Wills	Goal Setting	Review of Existing Policies	Review of Income Sources	Gifts	Tax Return Review
Asset Allocation	Power of Attorney	Social Security	Life Insurance Needs Analysis	Setting Goals & Expenses	College Planning	Tax Sensitive Investing
Withdrawal Strategies	Living Will	Cash Flow	Long Term Care Insurance Analysis	Debt Management	Caring for Elderly	Review of Cost-Basis
Account Aggregation	Health Care Proxy	IRAs	Disability Insurance Analysis	Review of One-Time Expenses	529 College Savings Plans	Review Realized Gains
Outside Account Monitoring	Trusts	Employer Plans	P&C Review	Planned Large Expenses	Roth IRAs for Children	Carry Forward Losses
Investment Policy	Irrevocable Life Insurance Trusts	Annuities / Pension	Liability Coverage	Emergency Funding	UGMA / UTMA	Tax Loss Harvesting
Stock Concentration	Estate Taxes	RMDs				HSA & FSA
	Charitable Giving					

**In addition to our services listed above, we also:**

- Coordinate with other advisors such as your attorneys and accountants.
- Hold regular meetings and ensure that all planning is well coordinated and implemented.
- Maintain copies of documents such as insurance policies, estate planning and legal documents, and tax returns.
- Work to ensure that your eMoney plan is on track to help guide you on your journey toward well-being and prosperity.

# Financial Planning Checklist

At OneDigital we believe, no matter what stage of life you are in, planning is the key to success. The following is a checklist of the most important topics to consider in your process of financial planning. If, at any time, you would like to seek professional help with this process, please do not hesitate to reach out to explore how we can help.

## Investments

- Define risk tolerance and ensure current portfolio is in line with results
- Review investment managers used for fees, performance, style, etc.
- Review Fees - management and transactions
- Review concentration risk
- Review portfolio asset allocation for diversification strategies
- Define process of making portfolio changes such as manager changes, allocation changes, etc.
- Ensure all family accounts are working in coordination with each other
- Ensure portfolio(s) are properly allocated across risk and liquidity profiles to provide any need for near term withdrawals

## Estate

- Maintain properly updated Last Will and Testament, Power of Attorney and Health Care Directives
- Ensure outside named parties (e.g. trustees, child care, executors) are accurate
- Define charitable giving strategies as desired
- Review trust options for minor children or estate
- Plan for possible impact of estate taxes
- Plan for best assets to be left to next generation (e.g. IRA vs ROTH vs after-tax)
- Review beneficiary designation for all assets and insurances
- Consider gifting strategies to children/grandchildren
- Consider Power of Attorney (medical and financial) for elderly parents

# Financial Planning Checklist

## Retirement

- Define goals and objectives for retirement and perform Monte Carlo analysis to determine long term probability of success
- Analyze Social Security payments and define best-fit withdrawal strategies
- Review cash flow needs and ensure assets in place to cover as necessary
- Plan for impact of required minimum distributions on tax strategies and cash flow
- Review employer sponsored plans (e.g. 401(k)) for efficient use
- Review pension plan income strategies vs. lump sum options

## Insurance

- Review goals and objectives and perform risk analysis on overall plan
- Review current insurance policies and perform efficiency tests and gap analysis to identify possible issues
- Define goals of long-term care plan and consider insurance solutions
- Review employer benefits and define after-tax benefits in context of overall plan (especially important with disability insurance)
- Perform property and casualty review for needs and current coverages (e.g. homeowner's policy)
- Review Medicare and Medicare supplement policies

## Budgeting / Debt

- Review income sources and cash flow needs
- Define annual savings goals detailed by tax and investment strategy
- Set goals for current/future spending changes
- Set goals for large, one-time, purchases
- Develop emergency fund for unplanned issues
- Audit all outstanding debts and review for possible optimization on interest rates or early payoff scenarios
- Establish line of credit as necessary for emergency spending needs
- Audit workplace benefits

# Financial Planning Checklist

## Education Planning

- Define goals for education spending
- Consider tax preferential savings for education (e.g. 529 Plans)
- Consider return on investment when considering school(s) and major(s)
- Discuss family planning to consider grandparent assistance

## Taxes

- Review tax returns for proactive action in investments to minimize taxes
- Perform tax-loss harvesting when appropriate
- Note Carry Forward Losses when considering realized gains for current year
- Consider utilizing Health Savings Account (HSA)
- Analyze ROTH conversion options for tax and/or estate planning benefits

## Identity Theft Protection / Cybersecurity

- Lock credit profile at all credit agencies:
  - TransUnion - Transunion.com - (800) 916-8800
  - Equifax - Equifax.com - (866) 349-5191
  - Experian - Experian.com - (888) 397-3742
- Enable two-factor authentication on all websites containing personal or financial information
- Utilize password management software (e.g. LastPass, OnePass, etc.)
- Ensure all passwords are unique and complex. DO NOT REUSE passwords
- Discuss access provisions with spouse or loved one in the event you can no longer access accounts
- Gather necessary information for elderly parents

If you would like to seek professional help with this process, please do not hesitate to reach out to explore how we can help.