COMPREHENSIVE FINANCIAL PLANNING

Personalized Service & Communication

- Create, implement, and monitor a comprehensive retirement lifestyle plan customized for your needs, wants, and wishes
- Consistent advisor-initiated review meetings to evaluate your overall financial plan and investment performance
- Update your goals, reallocate your portfolio, or adjust your financial plan as agreed upon by you when necessary
- Weekly email updates and proactive communication to keep you informed of the most recent market and economic events
- Granite State Wealth Management client appreciation events and educational seminars

Investment Services & Portfolio Management

- Review your investments and design a personalized portfolio appropriate for your needs
- Year-long continual monitoring, adjusting, and rebalancing of your investments
- Independent and objective investment advice with access to institutional money managers and alternative investments
- Recommendations regarding positioning of funds within your employer provided retirement plans such as 401(k)s
- Quarterly statements and 24/7 on-line or smartphone access to all accounts and performance

Retirement Income Planning

- Continual development and implementation of recommendations to fund your income needs and help maintain a comfortable standard of living
- Analysis of your income needs now and in the future and coordination of the most efficient Social Security income strategy
- Recommendations regarding the best distribution strategy for your employer retirement plans and IRAs

Tax Planning

- Comprehensive review of your tax return to highlight opportunities for maximizing tax reduction strategies
- Coordination of tax planning with existing or new CPA
- Recommendations of tax solutions including tax advantaged investments and most suitable withdrawal strategies
- Staying up to date on and presenting new tax laws that can affect your situation

Estate Planning

- Analysis of your current estate plan (will, trust, power of attorney) and your legacy concerns
- Coordination of estate planning with existing or new estate planning attorney
- Assistance with charitable giving initiatives or special needs situations
- Providing guidance with the appropriate and necessary steps in the event of the death of a loved one

Risk Management & Budgeting

- Ongoing review and audit of your financial budget including mortgage evaluation and debt reduction analysis
- Ongoing risk management including life insurance analysis and long-term care review

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