



WHITCOMB & HESS

CPAS & FINANCIAL ADVISORS

1020 Cleveland Ave., Ashland, OH 44805 800.379.7007 or 419.289.7007 www.whitcomb.com

Personal Financial Services Menu

Personal Estate Planning

- Personal Financial Statement
- Review Asset Titling
- Review Beneficiary Designations
- Assist Estate Plan Development
- Review Insurance
- Prepare Document Organizer/Binder

Retirement Planning

- Written Financial Plan
- Analyze Various Savings Options
- Review other Retirement Plan Benefits
- Review Investment Strategies/ Allocations in all Retirement Plans
- Plan Updates

Personal Financial Statement

- Multi-Year Statement
- Lists Assets and Liabilities by Owner
- Review Debt Terms and Rates
- Analysis and Action Plan

Insurance and Risk Management

- Review Current Statements, Coverage, Pricing
- Identify Areas of Potential Risk
- Review Ownership and Beneficiary Issues
- Review Business Life Insurance Policies. (Excludes Succession Planning and Review of Buy/Sell Agreements)

Education Planning

- College Cost Estimator and Savings Plan
- Review Current Federal/State Tax Credits Available
- Evaluate Various Savings Plans
- Assistance with Free Application for Federal Student Aid (FAFSA)

Charitable Planning

- Analyze Tax and Financial Impact of Various Charitable Strategies
- Identify and Document Charitable Goals
- Timing (Lifetime or Bequest)

Social Security Analyzer

- Review Social Security Benefit Options
- Maximize Social Security Benefit Payout

Financial Planning Bundle Includes All of the Above

Investment Review

- Holdings Based Research Report for 401ks and Other Outside Accounts

Personal Tax Preparation

- Preparation and Filing of Federal, State & Local Returns