SECURITIES & INVESTMENT ADVISORS, INC.

Menu of Services

RETIREMENT PLANNING

- Retirement Accumulation Planning
- Planning for Full, Early, & Partial Retirement
- Personal Financial Policy Statement
- Annual Financial Plan Review
- Retirement Counseling
- Life Coaching
- Social Security Planning

BUSINESS PLANNING

- Business Plans
- Small Business Financial Services
  - Group Benefits
  - Small to Large Pension Plans
  - Retirement Planning
  - Group Life/Disability
  - Buy/Sell Agreements
  - Employee Financial Services
- Business Succession Planning
  - Selling your Business
  - Transferring your Business

INSURANCE

- Assessment of Current Coverage vs. Needs Analysis
  - Life Insurance
  - Medicare Supplements
  - Long Term Care
  - Disability
  - Business
- Buy/Sell Agreements
- Key Man Insurance
- Executive Bonus
- Deferred Compensation

TAX PLANNING

- Planning for Lowering, Deferring and/or Eliminating Taxes
  - Income Tax, Social Security Tax, Capital Gains Tax
- Estate Tax
- Minimizing Gift Tax
- Income Tax Services
- Communication of Tax Issues with Affiliated Professionals

ESTATE PLANNING

- Trust Planning
- Executor/Trustee Planning
- Legal Document Planning
- Communication of Planning Details with your Attorney
- Loss of a Loved one Strategy
  - Mourning/Grieving Emergency Services
  - Re-registration of Assets
  - Family Planning Meeting
  - Communication of Actions with Attorney
- Assessing the Titling of your Assets
- Next Generation Planning
- Planning for Protection of your Assets

FAMILY SUPPORT PLANNING

- Planning for a Child's Education
- Planning for the Support of Aging Parents
- Planning for the Support of Adult Children
- Planning for the Support of Extended Family
- Family Planning Meetings
- Next Generation Education Services
- Loss of a Loved One Strategy

INVESTMENT PLANNING

- Assessment of Current Plan and Asset Allocation
- Assessment of Investments held outside SIA
- Risk Tolerance & Analysis of Investment Plans
- Managing Income Needs
- Managing Taxes inside your Portfolio
- Planning for Rollovers & Transfers of Retirement Plans
- Consulting Services
  - Tactical Management of Assets
  - Daily Updated On-Line Viewing of All Assets
- Annual Investment Plan Review
- Periodic Market/Investment Updates
- Annuities, Managed Accounts, Mutual Funds, Stocks/Bonds, 529 Plans & UTMA Accounts

CHARITABLE GIFTING

- Plans to Avoid Taxable Events, Plans to Establish a Legacy

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