

At Little House Capital, our experience and research have shown that the following issues typically are of greatest concern to the individuals and families that we serve. Reviewing this list with each client allows us to identify those areas of concern and design detailed recommendations and focused solutions that we will implement and monitor throughout the year.



## 1. Investment Management

- Determine asset allocation to support lifetime goals
- Develop investment strategy for today's capital markets
- Aggregate data for consolidated, transparent reporting

## 2. Retirement Planning

- Analyze current balance sheet and cash flow
- Develop income and asset forecasting plan
- Review IRA distribution options and beneficiary designations

## 3. Estate Planning

- Review estate plan documents and fiduciary appointments
- Confirm asset titling and beneficiary designations
- Evaluate asset distribution plan at death, estate tax
- Address special needs, elder care, medical concierge

## 4. Tax Planning

- Evaluate current income tax profile
- Review tax returns and identify tax reduction strategies
- Discuss retirement plan distribution strategies

## 5. Disability Planning

- Review current disability plan legal documents
- Inform and educate family on planning decisions

## 6. Risk Management & Insurance

- Review current coverages to confirm proper protection
- Confirm ownership structures, beneficiary designations
- Develop strategies for wealth accumulation and transfer

## 7. Charitable Giving & Family Gifting

- Discuss family and charitable gifting goals
- Review gifting strategies

## 8. Debt Management & Liabilities

- Review lending needs and current credit facilities
- Create plan to manage, refinance and retire debts
- Access to marketable securities lines of credit

## 9. Executive Compensation & Planning

- Analyze stock options and restricted stock grants
- Review diversification and single stock concentration
- Develop stock sale and option exercise plan
- Assist with tax, deferred compensation and healthcare issues

## 10. Corporate

- Employee benefits / retirement plan review, design and implementation
- Succession planning for closely-held businesses
- Access to local industry specialists as needed