Meridian Financial Advisors
Financial Plan

Organize

Gather information related to your finances and estate to include:

- Personal and family information.
- Information from your banker, accountant, and attorney.
- Income and expense numbers (Pay Statement, Tax Return, Spending Plan)
- Employee Benefits – Summary Plan Description
- Investment account statements and other investment related information.
- Estate planning documents (wills, trusts, powers and directives).
- Business entity documents if applicable.

Analyze

Goals	Financial	Education	Retirement
Obtain or assist client in development of goals for financial planning outcomes. Assist clients in prioritizing financial planning goals. Revise goals, as requested, to support changes in family composition over lifetime.	Annual Cash flow statement 5-year Cash Flow Statement Net Worth	Review of current education planning Analysis of education needs Determine optimal funding options Help fill out FAFSA and research other funding options.	Review of current retirement plans with consideration for future taxes. Project retirement living expenses Analysis of savings and investment strategy Analysis of social security claiming strategies Retirement withdrawal analysis with tax emphasis Medicare assistance

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Analyze	Insurance	Tax Planning	Estate Planning	Other
	Analysis of life, disability, long term care, umbrella and other liability and protection policies. Gathering life insurance in-force information with policies held outside. Verify beneficiary designations	Annual tax analysis with recommendations in coordination with accountant. Strategies for tax minimization in retirement.	Review of current estate planning documents. Verify beneficiary designations coordinate along with estate and financial plan. Analysis of estate needs to include wills, trusts, charitable estate planning	Comprehensive review of Employee Benefits and Employee Stock Compensation and other incentive compensation

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Coach and Support

Provide Recommendations, Education, and Updates to include:

- Provide Comprehensive Financial Plan with recommendations.
- Assist clients with implementation checklist and assistance, as desired by client.
- Periodic investment reviews.
- Access to secure Morningstar web portal
- Ongoing education and recommendations on how financial, legal, or regulatory changes impact your financial plan.
- Educate other family members (children, grandchildren) with a financial planning introduction, if desired.
- Conduct family meetings periodically to discuss family plans, if applicable