PALADIN ADVISORS

Paladin Advisors Services

Financial & Estate Planning
- Building personal financial & retirement plans (capital needs analysis)
- Estate & family giving strategies
- Charitable giving strategies

Tax Planning
- Tax-aware asset allocation & fund selection
- Optimal asset location by account type
- Capital gain estimates, income estimates & tax-loss harvesting
- Pre vs. post-tax performance reporting

Investment Management
- Portfolio audits
- Development of Investment Policy Statements (across all investable assets)
- Strategic & dynamic asset allocation strategies
- Selection of investment vehicles
- Trade execution
- Quarterly Market Outlook & Strategy reports
- Quarterly performance reporting & analysis
- Monitoring & evaluation of other client assets
- Assessment of portfolio risk tolerance & risk management
- Comprehensive annual asset allocation & performance review

Educational Planning
- Optimizing allocations to & selection of 529 plans
- Managing investment mix of 529 and other educational assets

Cash Management
- Periodic & recurring transfers across accounts and to third parties
- Required minimum distributions from IRAs
- Management of cash and cash-equivalent portfolios

Miscellaneous
- Mortgage refinancing decisions
- Insurance analysis & recommendations
- Health insurance, long-term care insurance & related medical spending decisions