WELCOME TO HUMAN INVESTING
CASH FLOW PLANNING IS COMPREHENSIVE PLANNING

human investing®

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TAX MITIGATION AND STRATEGY

We stay on top of the changing tax laws to anticipate tax advantages for you.

- Personalized tax organizer
- Tax Bracket Planning
- Tax Loss/Gain Harvesting
- Tax Withholding Assessment
- Roth Conversions/Back Door Roth
- Retirement/IRA/Deferred Compensation Contributions
- Deferred Compensation Distribution
- Social Security
- Business Entity Structure
- Charitable Contributions & Distributions
- RMD Planning
- Donor Advised Funds
- Gift & Estate Tax
- Appreciated Investment Donations
- Real Estate (Home Exclusions, Mortgage Loan Analysis)
- Net Unrealized Appreciation (NUA)
- College Savings (529, FAFSA)
- Health Savings Account

CASH FLOW PLAN CREATION AND MANAGEMENT

Forecast where, when, and how your money will answer current and future needs.

- Net Worth Statement, 5 Year Cash Flow
- Scenario Template
- Education Planning (Options for meeting needs)
- FP Action Plan One Pager
- Income analysis from all resources (Real Estate, etc)
- Income Focused Investing
- Real Estate Investment Planning
- Executive Employee Benefits Planning
- Executive Stock Compensation Planning
- Spending Planning
- Savings Planning
- Scenario Planning (Early Retirement, Loan Pay-off, etc)
- Retirement Planning (Medicare, Social Security, etc)
- Distribution Planning (Pulling funds from in retirement)

ASSET GROWTH, INVESTMENT MANAGEMENT, WEALTH PRESERVATION

Our credentialed experts continually ensure that your plan is actively meeting set goals.

Stock Volatility Analysis
Behavioral Risk Assessment
Cash Flow Plan Based Allocation Recommendations
Low-Cost Dynamic Investment Strategies
Planning and Recommendations on Unmanaged Assets
Value Screenings/Personal Value Screenings
Active/Passive Investing
CFA Managed
Evaluation of Private Investments/Alternative Investments
Real Estate Analysis

ASSET PROTECTION, RISK MANAGEMENT

Protect what matters to you and prepare for whatever life throws your way.

P&C Review Sample
Life Insurance Policy Analysis
Group Term Life Insurance Analysis
Conservative Investing
Life Insurance (Income/Family Protection, Buy/Sell, etc)
Health Insurance
Student Loans
Family Elder Care Planning & Assistance
Advising Through a Divorce
Risk Exposure Analysis
Liability Review (Auto, Home, Umbrella, Flood, Earthquake)
Disability Insurance
Long Term Care Insurance
Estate Planning
Business Planning/Business Entity Structuring
Asset Creditor Protection
Liquidity Planning

ASSET DISTRIBUTION, ESTATE AND WEALTH TRANSFER

This is often the pinnacle of one's life: the freedom to share, give, and pass on what you've built.

Estate Plan Review
Estate Plan Flowchart
Estate Plan and Beneficiary Review
Gift, Estate, & Generation-Skipping Transfer Tax
Coordinating Income Tax with Estate Plan
Business Transfer Techniques
DPOA, Health Care Directives, Incapacity Planning
Special Needs Planning
Irrevocable Life Insurance Trust
Portability
Guided Facilitation of Estate Plan and Asset Distribution
Account Management (Beneficiary IRAs, etc)
Charitable Giving Strategies
Assistance in Estate Administration
Family Legacy Assets