DARNALL SIKES
WEALTH PARTNERS

Realize Your Financial Potential Through Comprehensive Financial Planning and Decision-Making

Our premium level of comprehensive financial planning includes a series of financial discussions throughout the year to help you establish financial goals, track them and make timely adjustments when financial needs change and concerns arise. We help you make all your financial decisions through these discussions that cover all of your financial life all year long.

Goal Tracking

- Financial position update
- Projected cash flow
- Progress reports
- Life changes and assumptions
- Reaffirm priorities
- Revisit prior recommendations
- Executive compensation analysis

Asset Allocation

- Complete portfolio rebalancing/ re-optimizing
- Asset allocation design
- Risk/suitability analysis
- 401(k)/403(b) guidance

Family, Security and Cash Flow Review

- Cash flow revisited
- Annual insurance review
- Legacy planning
- Employee benefits

Tax Management

- Tax information gathering
- Coordination with tax professional
- Year-end strategy
- Long-term tax planning strategies

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PREMIUM ONGOING CONSULTING

Address Your Concerns With Our Comprehensive Financial Planning Process

These are some of the questions we will answer through our financial planning and decision-making process.

Goal Tracking

- How am I progressing toward my goals?
- Do I need to save more or can I save less?
- Do I need to change the time frame for my goals?
- Can I add more goals to my financial life?
- How much do I have and where is it invested?
- What will my cash flow and expenses look like this year?
- Can I spend more money now?
- Can I enhance my gifts to children, grandchildren or to charity?
- Am I taking too much or too little risk in my investments?
- Should I restructure my debt?
- What is the proper amount to have as a reserve for emergencies?
- What are the risks to my financial life?

Asset Allocation

- What is the optimal mix of investments for my situation?
- How do I change from where my investments are today to where I need to be?
- How should my retirement plans at work be invested?
- Are there tax implications to making changes in my portfolio?
- Is my record keeping adequate for my investments?
- Are there different types of investments I should be considering?

Tax Management

- Are there decisions I can make before the end of the year that can help manage tax liability?
- How can I effectively communicate everything about my taxes to my accountants?
- Should I take gains or losses this year or next?
- How will potential tax law changes affect my decisions?
- Am I using my retirement plans correctly?
- Should I try to accelerate or delay income and expenses?
- Am I withholding enough or do I need to make or change an estimated tax payment?
- Are my investments tax efficient?
- What outstanding information will I need to complete my taxes?

Family, Security and Cash Flow Review

- Is my cash flow working out as planned or do I need to re-evaluate my expenses?
- What would happen if I couldn't work anymore or became disabled?
- What is my plan if I needed custodial care someday (who, how, where)?
- Do I have the right amount of life insurance?
- Is the type of life insurance I have the best for my current situation?
- What are the risks to my personal property?
- Am I exposed to lawsuits and how can I protect my wealth?
- If I die would my assets go to the people I want as easily as possible?
- Do I have an effective power of attorney or will in place?
- How does my financial situation affect other family members?
- How do other family financial situations affect me?
- What should I do with my employee benefits at work?