SIGNATUREFD

Financial Design for Life

CASH FLOW, DEBT AND TAX MANAGEMENT SERVICES

Cash Flow, Debt and Tax Management

LIVE FULLY KNOWING YOU ARE PREPARED

Your wealth provides security, freedom, opportunity and responsibility for you and your family. And whether you are currently saving for the future or living off your portfolio, the single biggest driver of your wealth program is your cash flow plan and how much you spend or save. Your cash flow is affected by your income, spending, debt payments and taxes. As they are all dependent on each other, they need to be coordinated to allow you to build and use your wealth purposefully.

At SignatureFD, our unique comprehensive approach to financial design ensures that every aspect of your wealth program is coordinated to work to accomplish your goals.

CASH FLOW

We believe that every financial design starts with life as the focus. So we begin by helping you determine what financial independence is for you. Using that, we can provide detailed cash flow projections to quantify how much money you will need to maintain financial security during your lifetime and to confirm if you are on track to achieve this.

We work to ensure that your cash flow plan considers planning for retirement, change of career, education funding, planning for major purchases, and preparing for potential future life changes such as marriage, sale of a business or inheritance.

DEBT MANAGEMENT

At SignatureFD, we are your advocates for all things financial, including managing your debt. We will work with you to analyze your debt needs and then structure it to increase liquidity, decrease income taxes, enhance investment returns, and maximize your cash flow.

SIGNATUREFD DIFFERENCE

COMMITMENT

We are committed to helping you achieve and maintain financial security. We will be there for you, to implement the necessary steps and to respond to the inevitable changes that will occur over time.

COMPREHENSIVE WEALTH MANAGEMENT

Our services revolve around the concept of taking a 360-degree view of a your financial situation. We proactively manage each of the wealth management disciplines in an integrated strategy to achieve your goals.

EXPERIENCE AND EXPERTISE

Our team is made up of experts in each of the wealth management disciplines, each holding advanced degrees and/or multiple professional designations.

INDEPENDENT & OBJECTIVE

Your best interest comes first. We will be transparent in all aspects of our relationships and disclose our fees and potential conflicts of interest.

FOCUS & SERVICE

We focus on the issues affecting wealthy individuals and families and take on a limited number of clients to ensure that you receive an extraordinary service experience.

CASH FLOW, DEBT AND TAX MANAGEMENT

Continuing our commitment to comprehensive financial design and service, SignatureFD also has a full service residential mortgage division to help you with mortgages and equity lines. We handle the process from beginning to end to save you time, while we shop our network of local and national lenders to provide you competitive rates.

EDUCATION FUNDING

The rising costs of education require thorough planning. We work with you to determine how much to set aside, identify who should own the assets, review the implications of financial aid, estate and gift taxes, and determine the most appropriate investment vehicles.

EXECUTIVE COMPENSATION AND EMPLOYEE BENEFITS

At SignatureFD, we know that for executives, your compensation package may be your single largest financial asset. Because of that, it requires ongoing advice and counsel.

We can provide you with strategies to maximize the value of your benefits, including stock options, 401(k) plans, deferred compensation, profit sharing, pension plans and flexible spending accounts. We can also provide you with a thorough review of employer-provided disability, life and health insurance.

WE BELIEVE THAT EVERY FINANCIAL DESIGN STARTS WITH LIFE AS THE FOCUS. IF WE ARE USING YOUR LIFE GOALS AS THE BASELINE, EVERY OPTION BECOMES CLEARER AND EVERY DECISION BECOMES EASIER.

TAX MANAGEMENT

Taxes permeate all areas of your financial wealth, so naturally tax planning permeates all areas of wealth management. Our expert team of CPAs provides you with sophisticated tax minimization strategies to grow and preserve your wealth.

We proactively work with you and your tax advisors to provide effective multi-year planning including: review of tax returns, preparation of tax projections, designing tax-efficient investment portfolios (including the use of tax-sensitive diversification and hedging strategies), asset positioning strategies, debt structuring, and wealth transfer and distribution strategies.

RENAISSANCE PLANNING

Renaissance planning is a new version of retirement planning where you decide “what’s next.” It is a new phase, where you use your time, talents and wisdom to follow your passions. We know that deciding to stop working can be the scariest financial decision you will ever make. We develop a clear and understandable plan to help you be confident that you are financially independent. In this regard, we provide detailed cash flow projections, review employer benefit plans, retirement plan rollovers, help you decide when to begin taking Social Security benefits, review healthcare and long-term-care options, and ensure your estate plan is as you intend.

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