COMPREHENSIVE SERVICE PLATFORM

RFG ADVISORY

FINANCIAL PLANNING

+ Organize finances/cash flow management
+ Identify and plan for life goals
+ Saving needs to fund lifestyle
+ Implement customized strategic plan
+ Ongoing risk management
+ Charitable giving
+ Multi-generational wealth transfer
+ Captive insurance trusts
+ Consult on mortgage refinancing
+ Evaluate vacation properties
+ Consult with commercial and personal financing and lending
+ Review of employee benefits

INVESTMENTS

+ Written investment objective
+ Asset allocation strategies including rebalancing
+ Consolidated performance reporting
+ Investment manager evaluation and research
+ Retirement and non-retirement account allocation
+ Portfolio optimization to reduce taxable income

TAX

+ Tax optimization and management
+ Advise on which investments to own in retirement and non-retirement accounts
+ Advise on account type (IRA, ROTH, 529)
+ Advise on the timing of social security benefits
+ Understand the taxes incurred when clients buy and sell assets
+ Planning for employee stock options

EDUCATION

+ Educational events featuring RFG Advisory's Chief Investment Officer Rick Wedell
+ Weekly, monthly or quarterly economic updates available upon request
+ Personal consultation available for each client's unique situation

RFG CLIENT PORTAL

+ Customized and interactive mobile-friendly client portal (FETCH) that aggregates all clients' information including assets not managed by advisor

EDUCATION

+ Trust company or trustee selection
+ Coordinate trust preparation with attorneys and CPAs
+ Estate planning
+ Lifetime gifting strategies

BUSINESS CONSULTING

+ Succession planning
+ Advise on family business dynamics
+ Advise on mergers and acquisition opportunities

INSURANCE

+ Evaluate which types and how much insurance is appropriate
+ Discuss and manage longevity risk and long-term care

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