

SPECTRUM FINANCIAL STRATEGIES

Service and Value Offering

Spectrum Financial Strategies is a network of highly respected professionals offering independent advice and personalized solutions that align with what is most important to you, our client.

We offer a wide range of planning services and use those applicable to research, design, implement and continually improve upon, a complete financial plan that aligns with your unique and specific needs. This will give you clear direction, confidence, and peace of mind that you are actively working towards your goals and dreams.

Our team is dedicated to supporting and nurturing a life-long partnership with the families, individuals and businesses we work with and are committed to providing you with exceptional service and the highest ethical standards in all of our endeavors.

Financial Management	Portfolio Management	Tax Planning	Risk Management
Cash flow analysis	Portfolio / pension analysis	Tax analysis	Life insurance
Mortgage & debt evaluation	Diversified product offerings	Tax return coordination	Critical illness & disability
Group benefits analysis	Retirement / education / savings	In-depth personal tax planning	Long term care insurance
Establishing financial goals	Repositioning / rebalancing	Business tax planning	Asset allocation to reduce risk
Referral to other professionals	Maximized risk adjusted returns	Tax minimization strategies	Review of money managers
Retirement Planning	Legacy Planning	Life Planning	Client Experience
Retirement income analysis	Estate planning analysis	Eldercare issues	Long term relationship
Assessment of objectives	Wills and PoA's	Transitions (marriage, baby, divorce)	Action plans / Checklists
Retirement expenses analysis	Charitable giving	Special Needs Planning	Regular status reports
Retirement cash flow projection	Business succession planning	Intergenerational planning	Consistent communication
Income Withdrawal Strategy™	Access to legal network	Other non-financial advice	Proactive problem resolution

“Our Mission is to build, protect and distribute wealth in the most efficient and effective manner possible”