



*Below are common areas of interest for those seeking financial advice and where Discovery Wealth Planning can help.*

**Cash Flow**

Emergency fund strategy  
Savings strategy  
How/when to pay off debt (mortgage, student loans, etc)  
Contributions to retirement plans (Traditional vs Roth)  
Cash Flow projections  
Home purchase decision  
Charitable Gifting Strategy  
"Windfall" planning (inheritance, business sales, severance, etc)  
Stock options/restricted stock strategies  
Deferred compensation strategies

**Investments (preference for low-cost, passive index investing)**

Asset class allocation  
Asset class location  
Advice for current employment retirement plan (401k, 403b, etc)  
Advice for retirement accounts (IRA, Roth IRA, etc)  
Advice for taxable accounts (brokerage, savings, etc)

**Tax**

Income tax planning  
Roth IRA Conversion strategies  
Tax-efficient withdrawal strategies  
Tax-bracket planning

**Retirement**

Pros & Cons of retirement plan rollovers  
Timing of retirement  
Retirement projections  
Social Security Planning  
Pension election planning  
Retirement withdrawal planning  
Spending Capacity (how much you can spend)

**Insurance & Risk**

Review existing policy(ies):  
Life  
Property/Casualty  
Disability  
Long-term Care  
Health  
Advice on current/future policy(ies)

**Education**

College Education Planning

**Estate**

Review of existing documents  
Basic estate planning advice

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