



**Jamar Bates**  
Financial Advisor

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## Advisory Services and Financial Planning

### FINANCIAL POSITION

- Cash Reserve Levels
- Debt Management
- Net Worth
- Expected Large Inflow/Outflow
- Cash Reserve Strategies
- Cash Flow Management
- Discretionary Income
- Credit Analysis

### PROTECTION PLANNING

- Disability Options
- Umbrella Liability
- Medical / Health
- Deductibles vs Cash Reserves
- Policy Loans
- Special Needs Situations
- Long-Term Care
- Life Insurance
- Property & Casualty
- Policy Status
- Beneficiary Designations
- Alternate/Additional Coverage Strategies

### INVESTMENT PLANNING

- Asset Allocation
- Suitability
- Ongoing Investment Fees
- Risk Tolerance
- Tax Implications
- Diversification Strategies
- Real Estate
  - Primary
  - Second Home
  - Investment Property
- Education Planning
- Managed Money Accounts
- Non-Qualified
- Deferred Compensation
- Cost Basis
- Time Horizons
- Mortgage Financing
  - Purchase
  - Refinance

### TAX PLANNING\*

- Tax Reduction
- Withholding
- Qualified Investments
- Effects of Liquidation
- Business Ownership
- Tax Deferral
- Tax Diversification
- Non-Qualified Investments
- Filing Status
- Non-Traditional Ownership

### RETIREMENT PLANNING

- Minimum Distributions
- 401(k)s
- Medicare / Medigap
- Roth Conversions
- Income Streams - Transitions
- Tax Transitions
- Pre-59½ Strategies
- IRAs
- Social Security
- Income Streams
- Health Care
- Risk Tolerance Transition
- Timing Issues

### ESTATE PLANNING\*

- Estate Balancing
- Asset Ownership
- Wills
- Durable Power of Attorney
- IRD
- Special Needs Dependents
- Generation Skipping
- Estate Liquidity
- Capital Transfer
- Trusts
- Advanced Health Care Directives
- Trust Funding
- Succession Planning
- Minor Children
- Short-Term Life Expectancies



\*Bates Financial Group, LLC does not provide tax or legal advice. Seek the guidance of your professional tax and/or legal advisor



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## The Bates Financial Group Planning Process



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