

SERVICES

FINANCIAL PLANNING

FFG's Financial Planning is the individual, face to face, process of organizing, simplifying, evaluating and utilizing your financial resources to define and achieve your life goals. Our plans may consist of any of the following:

Cash Flow Analysis – Evaluation of your cash flow and income needs, including a debt reduction review, budget planning, and establishing a savings plan.

Goal Setting - Unless you write your goals down in a clear, concise fashion, they tend to remain just ideas. We help you write down your financial goals and make sure that they are specific, measurable, attainable, realistic and timely. Then we help provide accountability and monitor your progress.

Personal Net Worth Analysis – We believe in benchmarking your balance sheet (assets minus liabilities). Many people are surprised by their net worth because they've never seen it in black and white before.

Education / College Planning - It's no small task these days to pay for a college education. We calculate the monthly savings or lump-sum investment needed to meet your goals and estimate the cost to fund college expenses for children, grandchildren or yourself. Discussion of how much needs to be saved, guidance on loans and other sources of funds, as well as the use of techniques that offer potential for tax-deferred growth and tax-free withdrawals.

Retirement Projections - We help you answer the question, "How am I doing?", and even more important, "What more can I do?" We evaluate your current retirement savings and explore alternative strategies to help your retirement.

Retirement Income Planning – Stable and predictable lifetime income streams provided by pensions and social security play a smaller role than ever in your retirement. This fact along with increasing inflation, fluctuating interest rates, and sometimes volatile markets requires FFG to have a much greater degree of responsibility in helping you plan your monthly income than ever before.

Social Security Strategies – Married couples have 81 different ways to claim their Social Security benefits and once you begin taking benefits, you generally cannot change the method chosen for the rest of your life. We will help you determine which strategy is most appropriate so that you are confident knowing when to begin taking benefits and in knowing what to expect from these benefits.

Health Care Costs in Retirement – Healthcare costs represent one of the biggest risks to your finances in retirement. We help you understand these costs and risks and teach you how to best mitigate these risks as a part of your overall retirement plan.

Mortgage Analysis – Is it better to pay off your mortgage and be debt free, or to keep the tax write off and continue to pay monthly? There is no 'one size fits all' answer to this question and it all depends on your retirement goals and objectives. FFG will help you determine which approach may be best for you.

Life / Long Term Care Insurance Needs - Create a plan to protect your loved ones in case the unexpected occurs, taking into account your income, assets, debts, health, and goals. This analysis is crucial in creating the foundation of your financial plan

Legacy / Estate Planning – Take care of the ones you love. We help develop a plan to leave what you want, to whom you want, when you want, with estate and legacy planning.

INVESTMENT / ASSET MANAGEMENT

Our Investment /Asset Management service covers the day-to-day oversight of your investments

All investment portfolios are managed either directly by us or through the selection of third party professional money managers.

We use non-discretionary accounts. We do not buy or sell any holdings without your express authorization in advance, usually granted over the phone. We work together to achieve success based on your financial plan.

Investment vehicles generally consist of mutual funds, indexed products, alternative investments and fixed and variable annuities. Portfolios are designed to deliver growth, income or a combination without compromising your desired level of risk.

We have the ability to fact find and evaluate your situation and tailor our recommendations based on your specific needs, versus a generic approach where one size fits all. Our guiding investment philosophy is to identify the investments which have consistent track record.

RISK MANAGEMENT / ASSET PROTECTION

Our Estate / Legacy Planning Service essentially combines the Insurance Needs Analysis and Estate Planning services above into a “mini plan” whose sole objective is to protect what you’ve built thus far, as well as what we will build for you in the future.

We work closely with your CPA and Attorney for tax and legal assistance for all your financial, insurance, investment, and estate planning needs. For those clients who do not have a CPA or Attorney, we provide access to and recommend talented professionals in our area with whom we’ve had the professional pleasure to work.