

### **Services For Age 60 and Older Group**

**Estate and Legacy Planning:** This type of planning is an overall planning for people over age 60. Issues such as asset distribution, estate tax savings, Medicaid protection, asset protection, and family distribution issues. Also, part of the service includes income planning and positioning assets in the right risk tolerance and income position to avoid running out of money and avoiding unnecessary risk of assets. This is most comprehensive planning in which most of the financial areas are analyzed for the purpose of implementing corrected strategies. This is a fee service. *This overall service encompasses all of the services listed below if applicable to your situation.*

**Medicaid Protection Analysis:** Since the largest economic challenge for most retirees is the loss of their assets due to a long term confinement, planning the preservation of one's assets becomes very important for the economic stability of the family. There are 17 methods which you can use to help preserve your assets. We review and analyze these strategies and help you determine if they will work for you. At this point, Connecticut will only allow a maximum of \$109,560 of property to be protected for the community spouse, along with the home. It is important that families are aware of the strategies, which can be used to protect more assets for the family. A single person only has an allowance of \$1,600 of asset protection. This is a fee service, and is ongoing and updated yearly for free. This service is for people age 65 and over.

**Income planning and avoiding running out of money analysis:** This is called Asset Cycle Portfolio Planning. This model will help you define how to arrange your retirement assets to avoid running out of money, and to avoid taking too much risk. We have been extremely successful in helping people avoid taking too much risk, which is detrimental to the assets when the market is negative. If you are concerned about how to set up your assets so you have a pragmatic approach with guarantees using safe money and market money, this planning module is the type of planning and update that is very effective. This planning paradigm is for people who are within a few years of retirement or retired.

**Insurance Planning:** We help plan for the need of life insurance, Medicare supplements, long term care insurance. This is a service which we integrate with our other planning services, however, this can be a stand-alone planning discipline. We do not charge a fee for this service, but instead are hired as Purchasing agent for this service.

### **Services for Non-Retirees**

**Financial and Tax Planning:** This service consists of an overall plan for financial planning, estate transfer and distribution, retirement, asset allocation, insurance planning, college planning, and mortgage acceleration and prepayment. This plan integrates all of the areas of planning which is needed prior to retirement. The planning strategy also includes strategies to lower taxes and create tax-free income. The overall strategy is to help save financial costs, avoid financial blind spots and wealth transfers, which is money lost because of unknown costs and unused financial strategies. It is our opinion that if you can save money on wealth transfers, you will be able to create wealth for the future. This is a fee service.

**Tax-Free Income Planning:** For anyone with good income and is concerned about creating money for the future, our tax-free planning strategy will help you eliminate taxes you will have to pay when you retire. It will also consist of strategies in which assets can be used before age 59 1/2 for things such as mortgage acceleration and college costs. If you are putting your excess contribution in your 401k, 403b, or 457 plan, you may want to review this strategy to avoid the taxation issues, and to have the ability to use this money tax-free before retirement.

**Mortgage Free Planning:** This is a planning strategy that will allow you to keep your mortgage deductions fully, but allow you to be in the position of paying off your mortgage years sooner, without extra payments. Through our wealth transfer and "circle of wealth planning", we can show you how to use wealth transfers to fund your account.

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**Helping People Avoid Financial Blind Spots So They Can Keep More Of Their Wealth and Enjoy A Sound Financial Future!**