



Expect more from your wealth advisor.

Just as every composition is built on foundational musical elements (pitch, rhythm, structure) a professional financial plan involves certain key aspects that you should always expect from your advisor. At a **minimum**, your financial planner should always take the time to:

- **Define Goals**
- **Gather Data**
- **Run Retirement Scenarios**
- **Create a Basic Financial Plan**
- **Use Managed Portfolios**
- **Tax Loss Harvesting**
- **Calculator-Based Roth Conversion Plans**
- **Annual Check-Ins**

A truly harmonious financial plan requires more – more involvement, more strategy, more personalization.

That's why at Arbor Wealth Management, we don't stop with the basics. We want your symphony to perform beautifully, so we take additional measures to ensure that you have the optimal strategy for your individual needs and goals. Our highly personalized, hands-on approach is designed to promote better results, and give you confidence in your financial future. This includes:

- **In-depth and up-to-date knowledge of your financial situation**
- **Crafting of individualized tax strategies to increase after tax returns, and create tax-free income**
- **Taking a dynamic and proactive approach with our fluid, custom-built plans**

Unique wealth strategies should create harmony between your investments, taxes, insurance, and estate goals, so that all aspects of your plan communicate efficiently and effectively. Only when your whole plan play is in tune will you achieve optimal long-term results from your wealth strategy.

Learn more at arborfirm.com



These are some of the ways we are able to personalize your unique wealth strategy.

Tax-Sensitive Withdrawal Strategies

Knowing which accounts to withdraw from and when to withdraw from them can have a significant impact on taxes over time. We specialize in developing tax-sensitive withdrawal strategies that will keep your retirement plan in tune.

Tax GAIN Harvesting

Tax loss harvesting can be achieved through automation, as a widely available service. Tax GAIN harvesting, however, requires special attention and strategy. If executed correctly, it can greatly reduce taxes paid on investment gains over time.

Custom Roth Conversion Strategies

At times, financial plans require more than just software input. Our unique approach to Roth conversion planning looks deep into your tax records, finding ways to efficiently convert your money to a tax-free future for you and your legacy.

Review and Archive Documents

A key part of crafting your optimal wealth strategy is developing a full picture of your financial life. Having a complete financial record in one place means you only need to make one phone call when life changes.

- Trusts and Wills
- Power of Attorney Directives (POA)
- Medical Directives
- Tax Returns

Unique Approach to Insurance Planning

Most insurance professionals aren't required to act as fiduciaries. At Arbor, we do, and we understand the importance of risk management and insurance for retirees. Our insurance planning strategies are unique to each client, intuitive, and critical to getting the most out of your resources.

Advise on Retirement Taxes

Arbor advises on tax planning, and more specifically, retirement planning. We bring a robust background in retirement taxation and compliance to make sure you don't overpay Uncle Sam in retirement.

Strategic Timing and Monitoring of Your Plan

Time is money. This is especially true when it comes to knowing when to trigger income such as Social Security, IRA Withdrawals, GAIN harvesting, pensions, and other income streams. Timing plays a large role in effecting your taxes and plan. We are proactive, not reactive.

Risk-Based Portfolio Strategies without High Fees

High fees are a guaranteed way to erode investment returns over time. At Arbor, we keep your costs lower than industry averages so you can capture the long-term benefits.

Arbor Wealth Management, LLC is a registered investment adviser. Information presented is for educational purposes only and does not intend to make an offer or solicitation for the sale or purchase of any specific securities, investments, or investment strategies. Investments involve risk and, unless otherwise stated, are not guaranteed. Be sure to first consult with a qualified financial adviser and/or tax professional before implementing any strategy discussed herein. Past performance is not indicative of future performance. Insurance products and services are offered and sold through Arbor Insurance, LLC and individually licensed and appointed agents.

