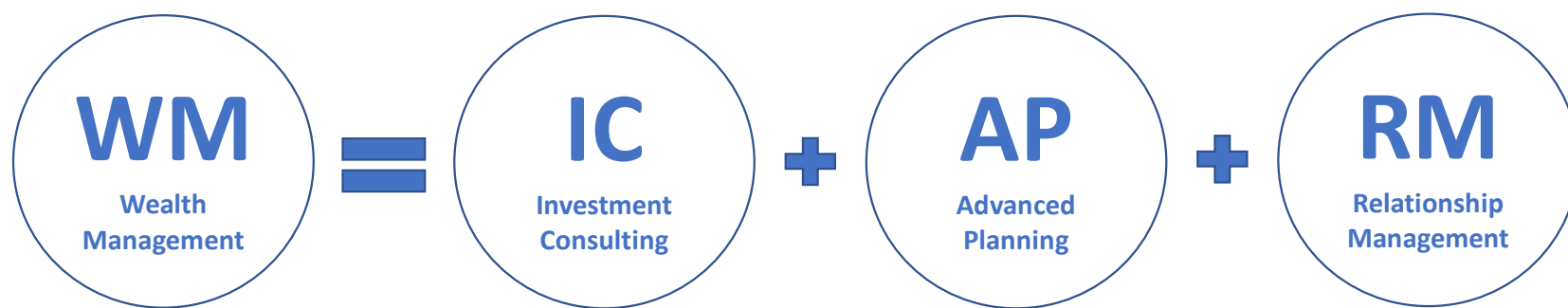


THE WEALTH MANAGEMENT FORMULA

The Wealth Management Formula, Demonstrates the full scope of Wealth Management



Management of all investment elements to help you achieve your goals

- Risk Profile Evaluation
- Investment Policy Statement
- Investment Selection / Cost Benefit Oversight
- Tax Efficient Withdrawal Ordering
- Respond to Market & Economic Conditions
- Asset Location

Working with you and your other Advisors

- Understand what is important to you
- Advocate for you
- Professional Network Relationships

Addresses the range of financial needs beyond investment consulting

WEALTH ENHANCEMENT

- Discovery Analysis
- Goal setting & Planning
- Investment Strategies
- Tax Planning Strategies

WEALTH UTILIZATION

- Ongoing Cash Flow Analysis
- Qualified Plan Distributions
- Social Security & Medicare
- Sustainable Income Planning

WEALTH PROTECTION

- Beneficiary Audit Review
- Insurance & Long Term Care
- Asset Ownership Audit
- Income Protection

WEALTH TRANSFER

- Estate Planning Analysis & Audit
- Multi-Generational Strategies
- Charitable & Family Foundations Plans
- Trust Funding Strategies

FULLY INTEGRATED TAX STRATEGY OVERLAY



Marino Financial Advisors
Innovative Wealth Solutions

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