Coordinated Financial Services Offered

Lawrence Kopf
Financial Planning and Tax Consulting

Personal Planning Services

Family Protection
- **Life Insurance**
- Disability Insurance
- Property/Casualty Insurance

Investments
- Asset Allocation Modeling
- Mutual Funds
- Stocks
- Mortgage Applications

Fee Based Services
- **College/Education Planning**
- Comprehensive Plan Development
- **Credit Card/Debt Reduction**
- Wealth Accumulation Planning
- **Tax Return Preparation**

Retirement Planning
- Income Planning
- Tax Reduction
- Tennis Lessons

Elder Care
- Long Term Care Planning

Business Planning Services

Employee Benefits
- Group **Health Insurance**
  - New Design &/or Cost Containment
- Group Life, Disability, Long Term Care
- Section 125 POP & Cafeteria Plans

Executive Benefits
- **Shareholder Agreement (Buy/Sell) Planning**
- Employment Contract consultation
- Deferred Compensation
- Non-Qualified Retirement Plans
- Split Dollar Plans
- Executive Bonus Plans
- Key Person Bonus Plans

Fee Based Services
- Efficiency Analysis
- Wealth Accumulation Planning
- **Tax Return Preparation**

Qualified Plans
- 401(k) Plans
- Profit Sharing Plans
- **Defined Benefit Plans**
- Target Benefit Plans
- SEP Plans

Estate Planning Services

Distribution Planning
- Estate Document Review
  - **Wills and Trusts**
  - **Beneficiary Designation Assignment**

Estate Preservation Techniques
- Asset Title Coordination
- **Asset Liability Protection**
- Multi-generational Planning
- Irrevocable Trust Design
- Revocable Trust Design
- Discounted Tax Dollars

Gifting
- Family Programs
  - Family Limited Partnerships
  - Foundations
- Charitable Programs
  - Remainder Annuity CRAT
  - Remainder Unit CRUT
  - Lead Annuity CLAT