



Adam J Horning, CFP®, CLU®, ChFC®

Tuscany Plaza
6312 S Fiddlers Green Circle, Suite 300E
Greenwood Village, CO 80111
(303)667-5117
www.peak.financial
adam.horning@peak.financial

Benefits of Working with a Financial Advisor

Peak Financial Guidance is committed to providing ongoing value through additional services and benefits as the financial planning profession and related technology evolves.

Benefit: Strategies with the Goal of Increasing and Preserving your Wealth

- Low cost, tax sensitive investment strategies and ongoing management and administration
- Investment risk reduction planning: strategic allocation, diversification, non-correlation of assets, rebalancing
- Debt management: consumer loans, credit cards, HELOC, and mortgage
- Personal Risk Management: P&C insurance review, life insurance optimization, disability income planning, long term care planning
- Managing social security distributions
- Estate planning review and coordination to ease transition for family members upon death
- Tax Savings Strategies:
 - a. Identifying Roth conversion strategies, timing, amounts
 - b. Health Savings Accounts- tax advantaged accounts for medical expenses
 - c. Asset Location- smart allocation of funding taxable and tax advantaged accounts and assets
 - d. Tax Advantaged Assets: Municipal bonds, annuities, life insurance
 - e. Charitable Giving: optimizing donations
 - f. Consolidated tax review to identify tax bracket and possible deductions and phaseouts

Benefit: Education and Peace of Mind

- Clarify and track progress toward achieving goals
- Financial action checklist and follow through
- Client education events and webinars
- On going client education in advisory meetings
- Ensure that items can be checked off the list!
- All questions are welcome and encouraged
- Ongoing investment reporting and online access to information

Benefit: Simplifying Your Life in a Complicated World

- Making introductions to other trusted professionals to build your team
- Coordinate between multiple advisors (CPA, Lawyer, P&C Insurance)
- Assist when elderly family members show signs of diminished capacity
- Backup and online access to important documents
- Brainstorming on your behalf to help solve financial problems over time
- Reminders on important events, RMD distributions, tax payments etc.
- Coordination with other family members as needed
- Reduce the time, paperwork and research needed to implement planning on your own