Affinity Financial Advisory

Our Services

- Overview – with the exception of investment management, **services are provided free of charge**

- **investment management**
  - the core of a successful financial strategy
  - **the core of Affinity's services and the only one, for which, we are compensated**
  - securities we use – mutual funds and exchange traded funds
  - account types we manage

    trust • joint • individual • UTMA • IRA • Roth IRA • 401k • 403b • education savings (IRA) • college 529 plans • annuities • donor advised fund (DAF) • others

- **cashflow**
  - managing it successfully is the **first step to financial success**
  - we provide clients with web based, automated budgeting and expense tracking

- **taxation**
  - **minimizing it whenever possible** creates cash-flow and wealth accumulation benefits
  - we review client tax returns and overall situation and provide feedback on ways to save

- **insurance**
  - most people are not financially prepared for a life-changing event, so insurance is critical
  - we help clients address these events by –
    - providing guidance and analysis as to **types and amounts of insurance to obtain**
    - providing referral to trusted insurance providers
  - the types of insurance and services, with which we help clients, are as follows:

    • term • permanent • disability • critical care • long-term care • life settlements

- **charitable giving**
  - careful planning here can **create tax savings and increased giving potential**
  - we provide clients counsel on the benefits and important rules involved
  - we establish and manage donor advised funds (DAF) on behalf of clients

- **retirement planning**
  - we help clients establish an **optimal approach** for saving for it
  - we help clients **track their progress towards it**, primarily through the use of technology

- **education funding**
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- **legacy (estate) planning**
  - we help clients **understand the important aspects**
  - we work with clients to **ensure that helpful investment account features are in place**
  - we work with legal professionals to implement the plan

- **business planning**
  - we help clients minimize taxes and maximize retirement savings

- **other**
  - this is very important; **AFA encourages clients to call with any financial questions**
  - we have helped clients in the following areas among others

    • mortgage acquisition • job change decisions • health insurance acquisition • home purchase • etc.