



AREAS OF EXPERTISE

Investment Planning

With your income plan in place, we'll help you create an investment plan for the remaining assets that you do not need to draw from on a month to month basis. This can include:

- Assessing your risk tolerance
- Adjusting your portfolio to reduce or eliminate fees
- Evaluate ways to reduce risk while still accomplishing your goals
- Comprehensive evaluation of investment managers

Tax Planning

Your comprehensive retirement plan must include a suitable strategy to address taxes. This includes

- Assessing the taxable nature of your current holdings
- Strategies to include tax-deferred or tax-free money in your plan
- Strategies to determine which tax categories to draw from first, to reduce your tax burden
- Leverage your qualified money to leave potentially tax-free dollars to your beneficiaries

Legacy Planning

It's important to make sure your remaining assets - assets you've worked so hard for - go to your beneficiaries, and not to taxes. By working collaboratively with a Qualified Estate Planning Attorney. Our goal is to help you:

- Maximize your estate and income tax planning opportunities
- Protect any assets in trust and make sure they are distributed to your beneficiaries probate free
- Protect your IRA and qualified accounts from becoming fully taxable to your beneficiaries

Health Care Planning

We'll create a plan designed to help you protect yourself against rising healthcare costs. This includes:

- Looking at all aspects of Medicare parts A, B, C, and D medicine
- Analyzing options for a long term care plan and or health insurance
- Looking at health insurance

MEET JEFF FELICIANO, CFP



I find planning incredibly interesting. Every case is so different. The more moving parts the better. I enjoy finding out what's important to people and what they really want out of life and creating a detailed plan to get there.

What sets you apart?

I believe that every decision that's made with money impacts another. Rather than focusing on purely investments or estate

planning, we look at the big picture and create a plan to organize and simply all of it: Investments, Retirement, Taxes, Wills/Trusts and Insurance.

What got you into planning?

It's a family business. It's what I grew up around, it's all I know. Making smart choices with money and creating positive financial futures for families has been a fun and rewarding career. I've been in the business since 1994.

What burning questions do you most often answer from clients?

My clients are mostly overwhelmed and struggle with all the decisions that surround finances. Typically asking, where do I go from here? I'm able to organize and simplify the process so that families and business can achieve the things that are most important to them. To help create a game plan and bridge the gap between where they are now and where they want to be for the reasons that are important to them.

Education? Specialties?

CFP, Certified Financial Planner. A CFP is an individual that has received a formal designation from the Certified Financial Planner Board of Standards, Inc. CFPs help individuals in a variety of areas in managing their finances, such as retirement, investing, education, insurance, and taxes. CLU, Chartered Life Underwriter. A CLU is a financial services certification for financial advisors who specialize in life insurance within the context of estate planning. ChFC, Chartered Financial Consultant. The ChFC degree includes topics such as estate planning and employee benefits planning. and lastly, CEP, Certified Estate Planner.

TEAM OF TEAMS APPROACH

Behind your advisor is a team of experts. By following our proprietary Feliciano Financial Blueprint Process, we help you organize and simplify your finances. The Feliciano Financial Blueprint Process is designed to streamline the process so that you can focus on the goals and dreams that are important to you.