

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 STACY HAYES



I find planning to be incredibly rewarding. I enjoy helping my clients achieve the quality of life they want out of retirement while protecting their family for generations to come.

What sets you apart?

The attention to detail and service to each unique situation. I prefer to work with the elderly and help organize their estates.

I specialize in multi generational planning. This is an area of increasing importance. Multi-generational planning can be incredibly complicated. I take the time to listen through what they really want and help make it a reality.

What got you into planning?

I always knew this is what I wanted to do. I love to help people succeed in their lives. I began my career at a large bank but left wanting the independence to customize policies to each individual. I've been in the financial services sector for 20+ years now.

What burning questions do you most often answer from clients?

Do I have enough to retire or live on? How do you get paid?

Education? Specialties?

As noted above, I specialize in multi generational planning. I have several designations. (CRC) Certified Retirement Counselor. a one-of-a-kind retirement designation program that enables financial professionals to address the challenges facing today's retirees. ... Today's other retirement credentials typically cover only accumulation planning OR only distribution planning – not both. (AAMS) Accredited Asset Management Specialist, which covers several topics, such as the asset management process and investment opportunities for individual retirement; investment considerations for small business owners; executive compensation and benefit plans; insurance products for investment clients; estate planning; and ethical issues. I also have my Series 7 and 65 licenses.

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.