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## FAMILIES & INDIVIDUALS

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Whether you have already accumulated assets or are a high-income earner planning for retirement, we can be your team. Our relationship and advice go beyond simple wealth management. We provide a holistic approach to financial planning and advise on all aspects of life that influence your financial life.

## Financial Leadership

- Financial Continuity for Surviving Spouse
- Financial Continuity for Children
- Establish, Implement, and Monitor a Financial Plan
- Identifying Areas of Vulnerability from Financial Biases
- Proactive Financial Guidance

## Cash Savings Planning

- Establish Cash Balance for Short-Term Goals
- Optimize Returns on Cash Holdings
- Provide FDIC Insurance Guidance
- Career/Income Change Plan
- Establish, Monitor, Analyze Emergency Fund Needs

## Personal Finances

- Job Change Analysis
- Salary/Bonus Change Planning
- Transitioning from Two Incomes to One
- Allocate Bonuses Between Savings and Spending
- Business/Entrepreneurial Start Up Advice

## Charitable Planning

- Selection of Appreciated Stock Gifts
- Gift Bunching Strategies
- Lifetime Charitable Planning Guidance
- Donor Advised Funds vs. Endowment Guidance
- Legacy and Lifetime Gifting

## Investment Management

- Asset Allocation Analysis & Risk Assessment
- Invest Around Concentrated Stock Positions
- Portfolio Rebalance
- Monitor Lifetime Allocation Adjustments
- Assess New Strategies/Products/Laws

## Monte Carlo Testing

- Retirement Lifestyle Goal Planning
- Retirement Cash Flow Analysis
- Multiple Scenario Planning & Testing
- Retirement Savings Analysis
- RMD Planning/Execution

## Accountability Partner

- Set and Monitor Goals
- Align Spending Habits with Values & Personal Goals
- Balance Savings with Current Budget
- Establish Savings for Aspirational Purchases
- Provide Long-Term Discipline

## Aging Retiree Guidance

- Resource for Aging Retirees
- Oversight of Financials for Aging People
- Resource for Adult Children Caring for Parents
- Oversight to Help Avoid Financial Fraud
- Housing Transition Assistance

## Behavioral Finance

- Brainstorm & Develop Financial/Life Goals
- Financial Coaching for Transition to Retirement
- Identify Biases Towards Money & Personal Finances
- Support Overcoming Financial Biases
- Provide Peace of Mind for Financial Freedom

## Access to Professional Network

- CPA/Tax Preparer
- Estate/Business Attorney
- Banker/Lender
- Realtor
- Insurance Agent

## Cash Flow Planning

- Allocate to Savings vs. Debt vs. Spending
- Create and Revise a Budget
- Establish Strategies for Variable Income
- Pre-Determine Allocation of Bonuses
- Establish a Guilt Free Spending Structure

## Social Security

- Income Timing
- Spousal Benefits Planning
- Guidance on Long-Term Risks Associated with Claiming Decisions
- Legal Changes to Benefits
- Special Use Income Targeting Strategy

## Retirement Savings

- Establish Savings Structure to Meet Retirement Goals
- Savings with an Anticipation of a Windfall/Inheritance
- Navigate Tax-Structured Accounts (Roth, Pre-Tax, & Taxable)
- Consideration of Mega Backdoor Roth Strategy
- Potential Inheritance Considerations

## Debt Management

- Establish a Debt Payoff Plan
- Allocate Overpayment of Debt Priorities
- Student Loan Debt Guidance
- Debt Payoff vs. Cash Investment with Extra Cash
- Pay Off Margin Interest Balance

## Retirement Income Planning

- Establish Retirement Timing Dates
- Portfolio Withdrawal Strategies
- Tax Optimization Strategies
- Coordinate Income with Tax-Sensitive Items
- Inheritance Assumption/Planning Techniques

## Mortgage Analysis

- Early Mortgage Payoff Analysis
- Home Buy vs. Rent
- Second Home Planning
- HELOC vs. Second Mortgage Analysis
- Refinance Analysis

## Retirement Income Considerations

- Guidance on Rental Real Estate Income
- Pension Claiming and Timing Strategies
- Annuity Income Strategies
- Coordinate Part-Time Employment with Retirement Income
- Professional Consulting Post Career

## Employee Benefits Planning

- Open Enrollment Planning
- Group Insurance vs. Individually Owned Insurance
- Retirement Plan Analysis
- Employee Stock Purchase Plan Analysis
- Analyze Fringe Benefits

## Tax Planning - Income

- Plan for Current Year Tax Changes
- Tax Withholding/Payment Guidance
- Review Annual Tax Return
- Income Tax and Capital Gains Tax Planning
- Tax Planning Across Multiple Income Streams

## Health Insurance

- HDHP with HSA vs Low-Deductible Health Insurance
- Medicare Analysis
- Invest HSA Funds
- Evaluate Employer Health Insurance & Medicare
- Align Years of High Medical Costs with a Low-Deductible Plan

## Tax Planning - Lifetime Optimization

- Roth Conversion Analysis
- Tax Bracket Management
- Annual Standard/Itemized Deduction Analysis
- Identify Individual Risk to Tax Rate Changes in Retirement
- Lifetime Tax Projections

## Estate Planning - Documents

- Create/Review Will
- Create/Review Power of Attorney
- Create/Review Healthcare Proxy
- Create/Review the Advance Directive
- Guidance on Pre/Post-Nuptial Agreements

## Tax Planning - Investments

- Net Investment Income Tax Planning
- Tax Loss Harvesting Analysis
- 0% Gains Harvesting
- Stock Option Planning
- Restricted Stock Unit Planning

## Education Planning

- College Savings Analysis
- College Saving & Funding Strategies
- Grandparent Financial Assistance Guidance
- FAFSA Form Support
- Cash Flow Savings During College Years

## Family Finances

- Guidance for Aging Parents
- Adult Children Support
- Marriage/Divorce Planning
- Adoption Planning
- Vehicle Purchase vs. Lease

## Insurance Planning

- Life Insurance Coverage Needs Assessment
- Analyze Existing Permanent Insurance
- Long-Term Care Insurance Analysis
- Disability Insurance
- Umbrella Insurance Analysis

## Legacy Planning

- Review Bequest Planning
- Inheritance Structures for Next Generation
- Review Potential Trust Options
- Lifetime vs. Legacy Gifts Consideration
- Trust Protection for Younger Generations

## Liability Insurance

- Homeowners Insurance
- Auto Insurance
- Umbrella Insurance Analysis
- Board Member Insurance
- Professional Insurance

## Estate Planning

- Federal Estate Tax Planning/Analysis
- Intra-Family Loan Planning
- Funding of Trusts/Re-Titling of Assets
- Surviving Spouse Planning
- State Estate Tax Planning/Analysis

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