Gold Key List of Services

HFG Financial Group, LLC
5659 West Michigan Ave
Kalamazoo, MI 49009
www.HFGFinancialGroup.com

HFG Financial Group LLC
Helpful Financial Group

If you are in need of any of these Financial Services, we are here for you!
Please give us a call at: 269-372-3229

Investment Oversight Service

! Reviewing your investments and designing a personalized portfolio appropriate to your needs
! Year-Long, continual monitoring of your investments
! Quarterly, semi-annual, or annual meetings to review and evaluate your investment performance, update your overall financial objectives, if necessary, reallocate your portfolio as agreed upon by you
! Independent and objective review of options and services in the marketplace
! Recommendations regarding positioning of investments within your employer provided retirement plans such as 401k's or 403b's
! Recommendations regarding investments related to college saving plans (529 accounts)
! Quarterly economic report detailing updated analysis and a current view of the investment markets

Tax Reduction Planning

! Comprehensive review of your tax return to highlight opportunities for maximizing tax reduction strategies
! Annual review of your tax situation and planning to incorporate any new tax law changes
! Recommendations of tax solutions including tax advantaged investments
! Staying current on and presenting new tax laws than can affect your situation

Retirement Income & Distribution Planning

! Analysis of your current and future income needs
! Continual development and implementation of recommendations to fund your income needs to optimize your lifestyle
! Recommendations regarding the most appropriate distribution strategy for your employer retirement plans and IRAs
! Analysis of the beneficiaries of your IRAs

Family Wealth Planning

! Analysis of your current estate plan
! Review of strategies to efficiently transfer wealth to your loved ones
! Complimentary consultation with your attorney
! Assistance in transferring assets to your Living Trust or other trusts
! Providing Long Term Care and Life Insurance recommendations
! Providing guidance with the appropriate & necessary steps in the event of the death of a loved one

Client Services & Communications

! Quarterly Newsletter to keep you apprised of the must current planning strategies
! Quarterly, semi-annual or annual reviews
! Special reports on how to help reduce your taxes and other important topics
! Special Gold Key Service Events, such as webinars and seminars
! Timely response to any questions you may have regarding investment portfolios or financial matters
! Ability to provide the same level comprehensive solution to friends, family and business associates