

Angel Legacy Advisors – Full List of Services

Whether you choose ongoing investment management or a one-time plan, you can expect:

- Clarity about where you are today and what steps to take next
- Custom recommendations based on your values and goals
- Investment guidance that avoids unnecessary risk or fees
- Planning support for retirement, giving, taxes, estate, insurance, and more
- A second set of eyes to help avoid costly mistakes
- A long-term partner who sees the big picture and walks with you



Retirement & Investment Planning

- Can I Retire? Plotting out retirement, do you have enough, scenario planning
- Consolidating & cleaning up old accounts (401ks, last job's retirement, investment accounts)
- Investment Optimization – Reducing fees and aligning investments to your goals
- Social Security – Timing benefits for you and your spouse to maximize lifetime income
- Required Minimum Distribution Planning – Managing withdrawals from IRAs to minimize taxes
- Roth Conversion Modeling – Identifying tax-smart opportunities to convert to Roth accounts
- Cash Management – Ensuring your savings earns the best available yield

Tax & Giving Strategies

- Tax Optimization – Choosing the right accounts for saving and drawing down in a tax-advantaged way
- Tax loss and tax gain harvesting on investment accounts
- Charitable Giving Strategies – Qualified Charitable Distributions, donor-advised funds to manage giving, gifting appreciated stock, and other tax-efficient methods

Life Transitions & Major Decisions

- Job Change Check-Up – Reviewing benefits, severance, deferred comp, and executive perks
- Savings Strategies – Calculating how much to save for college, retirement, or major purchases
- Home Decisions – Guidance on refinancing, purchasing, downsizing, or upgrading (without trying to sell you a mortgage)
- Large Purchase Guidance – Evaluating big ticket items like RVs, boats, vacation homes, etc
- Vehicle Purchase Planning – Strategizing car purchases for you and your family
- Windfall Guidance – Planning for inheritance, gifts, tax refunds, or other unexpected money

Estate & End-of-Life Planning

- Estate & Legacy Planning Review – Reviewing wills, trusts, titling, and beneficiaries for efficient wealth transfer
- Getting Things in Order – End-of-life planning, organizing documents, and preparing for family conversations
- Risk Management – Stress testing & trying to break your plan, reviewing insurance coverages