

## **Individuals, Families, and Trusts**

**Investment Management** – (for individual, joint, retirement, education, trust, and endowment accounts)

- Develop customized asset allocation parameters based upon your risk/reward assessment, time horizon, goals, and other pertinent circumstances
- Portfolio construction, ongoing maintenance, and rebalancing
- Tax efficient portfolios
- Tax loss harvesting
- Income generation
- Socially responsible / ESG portfolios

**Financial Planning** – We offer our clients an ongoing continuum of comprehensive financial planning services to help them navigate a wide variety of financial and personal challenges. Our services include:

- Fiduciary advice to guide you in making better financial decisions
- Preparing for and transitioning to retirement
- Generating an income stream during retirement
- Navigating major life transitions (birth, death and widowhood, marriage, divorce, career changes)
- Managing the aging process
- Education planning
- Estate planning
- Strategic planning for charitable gifting and philanthropy
- Cash flow analysis and budgeting
- Social Security claiming strategies
- Transitioning wealth to the next generation
- Financial and personal goal setting
- Educating younger family members about finances and wealth
- Creating and drafting your money mission statement
- Unusual employment-related income (severance payments, stock options, restricted stock, liquidation of “phantom stock” rights in private companies)

- Preparing for and managing major liquidity events (inheritance, sale of a business or real estate, asset transfers)
- Risk Management
- Building your trusted team of professional advisors (estate attorney, accountant, insurance, real estate)

## **Businesses and Business Owners**

**Entrepreneurial Advisory Services** – We provide experienced, trusted and knowledgeable counsel to business owners to maximize the success and value of their business by:

- Integrating your business into your personal financial plan
- Strategic planning for value creation, operational efficiency, risk management and succession planning
- Review and observations of tax, debt financing and capital structure efficiency and capacity, operational scalability and protection of Intellectual Property
- Instruction on cost-effective, implementable control systems to identify and mitigate risks
- Guidance on the sale or transitioning of your business (positioning, sale process, buyer mind-set and objectives)
- Observation and advice on ownership and leadership transitions
- Assessment on Buy-Sell Agreements
- Evaluation of major business investment opportunities
- Board and Advisory Board management and support
- We can do this through working with your existing network of professionals.

**Retirement Plans** – We work with small and mid-sized businesses to help them offer high-quality and low-cost retirement plans to their employees.

- Retirement plan review to ascertain regulatory compliance including the SECURE Act

- Draft retirement plan investment policy statements
- Selection and ongoing monitoring of the investments offered in retirement plans
- Discretionary management of plan assets
- Retirement plan conversions and takeovers
- Executive benefit plan design
- Educate and assist plan participants
- Connect business owners with creative and well-regarded retirement plan administrators, designers, and custodians

## **Endowments and Non-Profits**

BLBB financial advisors serve on the boards and committees of a number of non-profit organizations in our area, including BLBB Charitable. As a result, they are intimately familiar with the governance and financial challenges these entities may face. We also provide asset management and consulting services to non-profit organizations.

- Develop custom asset allocation parameters
- Investment Policy Statement draft, review and/or update
- Build, manage, and maintain investment portfolios
- Sensitive to your organization’s mission and will manage country, sector, industry, and security exposures accordingly
- Participate in board of directors and investment committee meetings
- Provide training to your board on governance, investment management, and fiduciary responsibilities
- Detailed account reporting
- Advice on best use of assets when your organization has multiple accounts targeted at different needs (e.g., operating and reserve accounts)

