**Fifty Ways Heritage Wealth Managers Strives to Enhance Lifestyles!**

 1. Become our client; Join our caring family and begin our “3-D” process.

 2. **D**iscover: Share your non-financial and financial goals.

 **D**esign: Develop strategies that strive to meet your goals.

 **D**o it: Together, decide when the time is right; Take action promptly.

 3. Collaborative consultations with your CPA and/or attorney

 4. Family and Generational planning sessions

 5. Risk tolerance assessment

 6. Cash flow analysis

 7. Overspending assets

 8. Life insurance analysis

 9. College planning

10. Accumulation for retirement years ahead

11. Retirement income strategies

12. Stock options analysis

13. Traditional IRA investment

14. Roth IRA investment

15. Roth conversion analysis

16. In-service rollover option

17. Retirement account: self-directed brokerage option

18. 401-K and 403-B asset management

19. Adult children guidance

20. Disability income insurance analysis

21. Comprehensive portfolio management

22. Long term care insurance analysis

23. Stretch IRAs across generations

24. Beneficiary deceased IRA decisions

25. In-Plan Roth Conversion consideration

26. IRA Rollover analysis

27. 72(t) early distribution option

28. Legacy and estate planning guidance

29. Charitable planning

30. Ongoing tax planning

31. Behavioral financial coaching

32. Healthcare in retirement: cost projection

33. Asset protection strategies

34. Tax efficient retirement income

35. Gifting strategies

36. Divorce: Now what?

37. Death of a Spouse: To do and not to do

38. Beneficiary planning (Primary and Contingent)

39. Medicare decisions

40. Social Security planning; weighing your options

41. Business planning

42. Real estate guidance

43. Planning for the expected; Preparing for the unexpected

44. Weekly educational emails

45. Postings on Facebook and Linkedin

46. Website that keeps you informed

47. Cyber security: Protecting your confidential information

48. Periodic personal lifestyle consultations

49. Meeting life’s daily challenges

50. Ways to protect & enhance your lifestyle and that of loved ones

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