



ADVANCED PRACTICE PLANNING, LLC

# Financial Planning for PAs

Welcome



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# About Us



## Caleb Pepperday

Chief Executive Officer

Being the husband of a PA-C and the brother of a physician, I noticed something seriously off in the financial planning industry. Advanced Practice Providers were getting the short end of the stick while physicians were getting the red carpet treatment.

This fueled my mission to create a solution that filled the gap left by old-school finance, making sure that APPs get the respect and guidance they truly deserve.

As a **Certified Financial Planner (CFP®)** and **Chartered Financial Consultant (ChFC®)**, I bring a wealth of expertise to help APPs navigate the complex world of finance.

I'm proud to have been featured in prestigious publications such as CNBC, MarketWatch, Investor's Business Daily, and others, where I've shared my insights and strategies for budgeting, negotiating employment contracts, and more.

**When I'm not working**, you'll find me enjoying the breathtaking landscapes of Montana. Whether it's skiing down the slopes, hiking through scenic trails, or peacefully floating down the Bitterroot River on a Saturday, I believe in embracing the beauty of nature. You might even see me at a Penn State football game in the fall while visiting my family in Pennsylvania. We are!

# Wealth Management Services



**Our Wealth Management Services include but are not limited to the following:**

- ☐ Access to personalized financial planning and budgeting tool
- ☐ Regular ongoing planning meetings
- ☐ Unlimited access to a CFP® via phone, email, and video chat

**Additional planning services customized to your needs:**

- ☐ Asset Protection Planning
- ☐ Backdoor Roth IRA Implementation
- ☐ Cash Flow Planning
- ☐ College Planning
- ☐ Debt Management Strategies
- ☐ Employee Benefits Review
- ☐ Employee Retirement Plan Review
- ☐ Estate Planning
- ☐ Insurance Planning
- ☐ Investment Management
- ☐ Retirement Planning and Projections
- ☐ Tax Loss Harvesting
- ☐ Tax Planning
- ☐ And More

# Cost Overview

*Below is our standard fee schedule. In certain circumstances, our fees are subject to change based on the complexity and resources involved for completing your plan.*



The annual advisory fee is paid monthly in arrears based on the value of the Client's account(s) as of the last day of the billing period. The advisory fee is a blended tier.

Assets Under Management	Annual Advisory Cost
\$0 - \$100,000	1.50%
\$100,001 - \$500,000	1.25%
\$500,001 - \$1,00,000	1.00%
\$1,000,001 - \$3,000,000	0.90%
\$3,000,001 and Above	0.75%

**Example:** For assets under management of \$700,000, a Client would pay 1.50% on the first \$100,000, and 1.25% on the second \$400,000, and 1.00% on the remaining balance.

$$((\$100,000 \times 1.50\%) + (\$400,000 \times 1.25\%) + (\$200,000 \times 1.00\%)) / 12 = \$708.33$$

# 88 Ways A Financial Planner Can Add Value for Clients



Source: Kitces.com

## Cash Flow Management

- ☐ Alignment of spending with values and goals.
- ☐ Allocating and bucketing cash by goal
- ☐ Analysis of changing job/salary
- ☐ Analysis of ways to provide financial support for adult children and/or aging parents
- ☐ Buying vs. leasing vehicle analysis
- ☐ Divorce cash-flow analysis
- ☐ Emergency fund planning
- ☐ Expense analysis to find
- ☐ Expense analysis to reduce/eliminate unneeded expenses
- ☐ Home vs. rent analysis
- ☐ Maximizing returns on cash holdings
- ☐ Planning for a sabbatical
- ☐ Planning for an international move
- ☐ Review of credit cards and rewards
- ☐ Setting cash balance targets
- ☐ Vacation home planning

## Debt Management

- ☐ Creation of debt payoff plan
- ☐ Debt payment allocation
- ☐ Student loan analysis
- ☐ Home equity / Line of credit analysis
- ☐ Mortgage refinance analysis
- ☐ Intra-family loan planning
- ☐ Mortgage comparisons/evaluations (when purchasing home)
- ☐ Refinancing credit card debt
- ☐ Refinancing student loan debt

## Education Planning

- ☐ 529 plan comparison analysis
- ☐ Review of college financial aid strategies
- ☐ Review of college funding strategies
- ☐ Support filing out FASFA forms

## Insurance Planning

- ☐ Analysis of current insurance policies
- ☐ Vetting of insurance professionals
- ☐ Disability insurance analysis
- ☐ Health insurance analysis
- ☐ Homeowner's insurance analysis
- ☐ Life insurance coverage analysis
- ☐ Long-term care analysis
- ☐ Medicare analysis
- ☐ Review of auto insurance coverage
- ☐ Umbrella insurance analysis
- ☐ Workplace open enrollment benefits planning

## Investment Planning

- ☐ Asset allocation analysis/adjustments
- ☐ Asset location analysis/adjustments
- ☐ Employee retirement plan review
- ☐ Employee stock purchase plan analysis
- ☐ Handling concentrated stock positions
- ☐ Inheritance investment recommendations
- ☐ Investment cost analysis
- ☐ Rebalancing execution
- ☐ Rental real estate analysis
- ☐ Investment withdrawal strategies

## Tax Planning

- ☐ Strategy adjustments based off of changes in tax policy
- ☐ Adjusting tax withholdings/allowances
- ☐ Analysis of how to maximize the Qualified Business Income Deduction
- ☐ Capital gains harvesting
- ☐ Charitable giving location planning
- ☐ Vetting of tax professionals
- ☐ College tax credit planning
- ☐ Tax return review
- ☐ Roth conversion analysis
- ☐ Standard/itemized deduction analysis
- ☐ Stock option planning
- ☐ Strategies for accelerating/deferring business income
- ☐ Tax bracket management
- ☐ Tax credit analysis
- ☐ Tax loss harvesting analysis

## Retirement Planning

- ☐ Analysis of annual retirement contributions needed to reach retirement goals
- ☐ Roth vs. Traditional retirement contribution analysis
- ☐ Backdoor and/or Mega Backdoor Roth IRA planning
- ☐ Coordinating income with tax sensitive credits/deductions
- ☐ Defined benefit pension claiming strategy review
- ☐ Retirement projections/analysis
- ☐ Planning for housing transition (community care, retirement communities, etc.)
- ☐ Retirement cash-flow analysis
- ☐ Retirement lifestyle goal planning
- ☐ Retirement plan distribution analysis
- ☐ Social security claiming strategy analysis
- ☐ Required minimum distribution (RMD) planning and execution
- ☐ Review of investment withdrawal rate and retirement income strategies

## Estate Planning

- ☐ Business succession planning
- ☐ Federal estate tax planning
- ☐ Trust funding/re-titling of assets
- ☐ Gift planning
- ☐ Guidance on creating/reviewing your Advance Directive, Healthcare proxy, Power of Attorney, and Will
- ☐ Recommendations of estate attorneys
- ☐ Review bequest planning
- ☐ Review of potential trust options
- ☐ State estate tax planning
- ☐ Survivor spouse estate planning