Sutton Financial

Scope of Services Available to Comprehensive Flat-Fee Financial Planning Clients

Retirement:

Our focus will be on determining whether you are on course towards meeting retirement expense objectives and recommending additional strategies as needed. These can include but are not limited to: additional savings, delaying retirement, reducing expenses, changing investment mix or incorporating guaranteed income sources. Depending on your age we will stress the importance on both accumulation and distribution stages.

Investment:

Our focus will be on determining your risk tolerance, analyzing your existing portfolio and recommending changes as needed. Analysis may include a look at sectors, asset classes, tax efficiency, portfolio redundancy and concentration risk. This area may also involve tax analysis involving current income tax exposure as well as tax consequences of reallocating various investments.

Protection:

Our Focus will be on examining risks associated with a premature death, disability or a long-term care event. An analysis of your current coverage (if any) will be performed to determine adequacy and additional coverage recommended as needed. In addition to amounts, distinct types of coverage and benefits can be explored as well as their affordability.

Estate:

Our Focus will be on both financial and non-financial areas. An analysis of your current and projected estate in relation to taxes will be performed and any additional strategies or objectives modeled as needed. Additionally, a discussion of the importance of wills, powers of attorney and other critical legal documents will take place.

Education:

Our Focus will involve analysis regarding college, graduate school as well as private school expenses. The analysis will determine where you stand in relation to education expense goals and include strategies to address any projected shortfalls.

Debt Management/Cash Flow:

Our Focus will involve analysis of your cash flow, emergency cash reserve as well as liabilities to determine opportunities for improvement. Interest rates, terms and tax treatment will be examined regarding Debt Management.

Income Tax[1]:

We will analyze your federal and state income tax exposure. Tax consequences of reallocating investments or making changes to retirement plan contributions may be part of this analysis. At Sutton Financial, we will not be involved in making specific recommendations around proper tax filing status or in-depth tax reducing strategies. Sutton Financial will not give legal, accounting or tax advice to you. You should consult your attorney, accountant, or tax advisor regarding these matters.

Special Needs Planning:

Our Focus will be related to a family member with special needs. The need to review primary and contingent beneficiary designation elections, along with funding of a Special Needs Trust may be part of this analysis.

Business:

We will analyze a need for a business continuity plan, the importance of a business valuation, as well as the impact of the loss of a key employee on the business. It will not involve analyzing your business operations nor discussing ways to make it more profitable.

Executive Benefits:

We will analyze a business owner's benefit package and suggest changes as needed to reward and retain key employees.

Business Risk Management:

Our focus will involve analysis of key risks to the business, including key employee identification and determining appropriate steps for mitigating these risks.

[1] Neither Sutton Financial nor Eagle Strategies LLC, provides tax, legal, or accounting advice. Please consult your own tax, legal, or accounting professional before making any decisions.

Scope of Services for Fee-Based Hourly Advice
Hourly Financial Planning Fee - $250

Sutton Financial may provide hourly advice to clients. Hourly Agreements are narrowly focused and will only consist of the following services:

- Social Security Decisions
- Budgeting/Debt Management
- Mortgage Payment Decisions
- Major Purchase Decisions