Altfest®

Personal Wealth Management

Holistic Financial Planning & Wealth Management Services

From a team of 40+ CFPs, CPAs, CFAs, MBAs, Attorneys & Economists

Qualitative Factors
Objective & Impartial Advice (no cookie cutter models)
Held to a Fiduciary Standard
Fee Only business model (no commissions)
Holistic & Comprehensive Service Offering
Access to a team Estate Attorneys, CPAs, CFAs, CFPs and Economists

Cash Flow Management
Alignment of Spending with Values and Goals
Allocating and Bucketing Cash by Goal
Job Change / Salary Analysis
Analyzing Ways to Provide Support to Adult Children or Aging Parents
Car Purchase vs Lease Analysis
Divorce Cash Flow Analysis
Emergency Fund Planning
Expense Analysis to Streamline Cashflow
Home Purchase vs Renting Analysis
Optimizing Returns on Cash Holdings
Planning for a Sabbatical
Setting Cash Balance Targets
Vacation Home Planning

Debt Management
Creating a Total Debt Payoff Plan
Debt Payment Allocation
Analysis of Student Loan Debt Options
HELOC Analysis
Home Mortgage Refinance Analysis
Intra Family Loan Planning
Mortgage Comparison / Analysis for Home Purchase
Refinancing CC Debt
Refinancing Student Loan Debt
Reverse Mortgage Analysis

Education Planning
529 Plan Comparison Analysis & Guidance
Financial Aid Strategies
College Funding Strategies with 529, UTMA, Taxable Accounts and/or Roth IRA

Insurance Planning
Analysis of Current Permanent Insurance Policies
Coordination of insurance strategies with Insurance Brokers for implementation
Disability Insurance Analysis
HDHP w/ HSA vs LDHP Analysis
Homeowners Insurance Analysis
Life Insurance Coverage Needs Assessment
Long Term Care Insurance Analysis
Medicare Analysis
Auto Insurance Analysis
Umbrella Insurance Analysis
Workplace Open Enrollment Period Benefits Planning

Behavioral Financial Coaching
Developing and Envisioning Financial / Life Goals
Financial Coaching for Implementation of a Plan
Identifying Money Scripts
Offering Peace of Mind by Tracking Financial Life and Progress Toward Goals
Support Overcoming Financial Biases
Support Overcoming the Investment Behavior Gap

Investment Planning
Asset Allocation Analysis / Adjustments
Asset Location Analysis / Adjustments
Creating Investment Policy Statements
Employee Stock Purchase Plan Analysis
Handling Concentrated Stock Positions
How to Invest Windfall / Inheritance
Analyzing Margin Loans & Interest / Payoff
Rebalancing Execution
Rental Real Estate Analysis
Withdrawal Strategies

Tax Planning
Adjusting Strategies for Changes in Tax Policy
Adjusting Tax Withholding / Allowances
Analyzing Options to Maximize QBI Deductions
Capital Gains Harvesting Analysis
Charitable Giving Location Planning & Evaluating DAFs, Appreciated Stocks, etc.
Coordination of strategies with existing Tax Professionals
Leveraging College Tax Credits
Reviewing Annual Tax Return
Roth Conversion Analysis
Standard / Itemized Deduction Analysis
Stock Option Planning
Strategies for Accelerating / Deferring business income
Tax Bracket Management
Opportunistic Tax Gain Harvesting
Tax Loss Harvesting Analysis

Retirement Planning
Analysis of How Much to Contribute to Retirement Accounts Each Year
Analysis of ROTH vs Traditional 401k Plan Account
Considering Backdoor and Mega Back Door ROTH IRAs
Coordinating Income with Tax Sensitive Items (e.g., Medicare Premiums)
Defined Benefit Pension Opportunity Analysis
Determine When Clients Can Retire
Planning for Housing Transition
Retirement Cash Flow Analysis
Retirement Lifestyle Goal Planning / Guidance
Retirement Plan Distribution Option Analysis
Review Annual Social Security Statements
RMD Planning / Execution
Safe Withdrawal Rate Analysis / Retirement Income Strategies
Social Security Claiming Analysis

Estate Planning
Business Succession Planning
Federal Estate Tax Planning / Analysis
Funding of Trusts / Retitling of Assets
Gift Planning
Guidance on Creating / Reviewing Advance Directive
Guidance on Creating / Reviewing Healthcare Proxy
Guidance on Creating / Reviewing Power of Attorney
Guidance on Creating / Reviewing Wills
Coordination of estate planning strategies with Estate Attorneys for implementation
Review Bequest Planning
Review Potential Trust Options
State Estate Tax Analysis / Planning
Surviving Spouse Financial Analysis