



430 W. Linden Way  
PO Box 369  
Heppner, OR 97836  
(541) 676-5226 or (866) 325-5326  
rita@bluemountaininvest.com  
**www.bluemountaininvest.com**

**Rita Van Schoiack**  
Financial Advisor

## *Retirement Planning*

### **Retirement Planning & Forecast**

**\$1,750.00**

- Financial Analysis: What does your current picture look like?
  - Financial Statements- Net Worth, Balance Sheet, etc.
  - Cash Flow Forecast, year-by-year projection.
- What do you want your retirement to look Like?
  - Explore your aspirations for retirement.
  - Develop a strategy that will allow you to accomplish your objectives.
- Basic Estate Planning, beneficiary review.
- Tax planning considerations.
  - Discuss potential tax implications of the strategies.
  - Consult with your CPA to discuss specific tax considerations.

Securities and investment advisory services offered through Cetera Advisors LLC, Member FINRA/SIPC,  
A broker/dealer and a Registered Investment Adviser.  
Blue Mountain Investment Management LLC is not affiliated with Cetera Advisors LLC.



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- Required Minimum Distribution (RMD):
  - Information on what it is, how it works, estimate of amount, and discuss tax considerations.
- Comprehensive Retirement Forecast Analysis:

The following is a partial list of some of the areas the forecast covers:

  - Address question of, "Are you financially prepared to retire?"
  - Cash flow forecast through age 100.
  - Forecast of annual investment asset balances.
  - Monte Carlo Analysis- Probability of your plan being fully funded throughout your retirement.
  - Stress Test- Retirement plan success in varying market/rate environments.
  - Forecast is dynamic- You can perform "what if" scenarios to look at the effect of making different choices on your plan.
  - Social Security- Look at the effects on your plan of taking Social Security at different times for both you and your spouse.



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### **Additional Planning Meeting Discussion Topics: (If applicable)**

- **Employer retirement plan and other retirement accounts.**
  - Evaluate & discuss current employer plan and alternatives to it.
  - Discuss what a "rollover" is, why you would consider it and how it works.
  - Rollover analysis (pros and cons of staying in your current employer plan versus looking at alternatives outside of the plan.)

### **What You Can Expect:**

- A forecast of what your finances will look like in retirement.
- An action plan to reach retirement.
- An income strategy for retirement.
- Investment Management- a strategy designed to support your retirement goals and objectives. We can provide investment management for you, or you can choose to do it yourself.
- Overall Plan Implementation can be done by you, or you can choose to have us work with you on the plan and provide ongoing guidance and monitoring.
- Hard copy report of retirement plan forecast and strategy.

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- Online access to your plan, available for up to one year after plan is completed. If you choose ongoing monitoring, guidance, and investment management, it will be continuously available while you are a client and updated at minimum, annually.

#### **Investment Management Service:**

- Ongoing monitoring of your investment portfolios, investment managers and assessment of strategy in accomplishing your goals.
- Periodic review meetings with you.
- Dynamic Process: Strategy and investments are adjusted to compliment changes in your life.
- Rebalancing and reallocation as needed.

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### **The Process:**

**To create the plan and strategy from start to finish will require 4 meetings that last an average of 1.5 to 2 hours.**

- 1) The first meeting focuses on data gathering & setting goals and priorities. (2-hour Meeting)** We also explore your goals, priorities, and dreams for the future.
- 2) The second meeting focuses on the first draft of your plan. We have a more in-depth discussion about your retirement, your goals, and aspirations. (2-hour Meeting)** We discuss the plan, answer questions, make changes, etc. Initial ideas of strategies to accomplish your goals are introduced at this time.
- 3) The third meeting focuses on the outcome of the updated draft of your plan where we review your retirement plan and goals. Discuss strategy in more detail. (1.5 to 2-hour Meeting) Discussion on how to move forward:**
  - We solidify the plan, and firm up the strategy, as well as make any adjustments to the plan.



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**4) The fourth meeting-Finalize the plan, goals, and strategies. (1.5 to 2-hour meeting) Discussion on how to move forward:**

- Do you want to take charge and reach out when you think you need some guidance or help?
- Would you prefer to have ongoing guidance and monitoring?

**Retirement Plan Implementation and Monitoring:**

Once you have your financial plan and strategy, the next step is to implement the plan. It is also important to monitor progress in accomplishing your goals on an ongoing basis. You can do this yourself or you can choose to have professional help.

If you choose to have us implement the plan, the following is a summary of the services provided:

- Implementation of the plan: Each item on the "Action List" is coordinated and completed.
- Investment Management: Includes strategy, tax considerations, ongoing monitoring, online access, reporting, and periodic review meetings.
- Periodic Plan updates: As things in your life change and evolve, your plan and strategy are updated.

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- Ongoing monitoring of progress to accomplish goals.
- Coaching and guidance to help create success in attaining goals.

#### **General Follow-Up Recommendations:**

- For pre-retirees with more than 2 years to retirement, at minimum, 1 follow-up meeting per year is recommended to update the plan and review the retirement plan and progress toward goals.
- If you are a pre-retiree with less than 2 years to retirement and have a complex plan and/or major life changes, 2 to 4 meetings per year may be more appropriate.

**If you decide you would like to have ongoing monitoring and guidance, we will discuss how you would like this to happen.**

- How many times a year should we meet?
- How will your financial information updates be provided?
- What topics will be covered at each meeting?



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