

# Services Comparison

Below is a list of the services we provide for our clients, compared to services typically offered by other advisors.

- Most financial advisors offer this
- May be offered with a lower level of support or expertise
- Not offered by most financial advisors

Services We Provide	Other Advisors	Notes	
<b>Everyday Finance</b>			
Investment Management			
Wealth Plan Monitoring			
Portfolio Management		We help you set meaningful goals and create a plan to achieve them. Our advisors focus on cash flow needs, proactively recommending which accounts to withdraw from, when to sell assets from your portfolio, and when it may be time to refinance your mortgage. We also offer tax-favorable strategies for charitable giving.	
Custom Portfolio Design (integrating appreciated positions)			
Cash Management			
Budget Planning			
Charitable Giving Strategies			
Mortgage/Refinance Advice			
<b>Debt Management</b>			
General Debt Strategy			Debt management is beyond the scope of most wealth managers. Typical advisors may give high-level advice, but won't help you draw up an optimal repayment plan.
Student Loan Analysis			
<b>Employment Planning</b>			
Employer Benefits		Other advisors won't help you navigate employer benefits. They may discuss your stock options at a high level but often won't have in-depth knowledge about how different factors affect taxes. Competitors will assist with 401k contributions, but may have difficulty planning for bonuses and other unique compensation.	
Employee Stock Plan Analysis			
401k Advisory Services			
401k Contribution Analysis			

Tax Planning		
Tax Return Review and Preparation (Annual Fee)		Other advisors don't typically prepare returns themselves in house, making tax overpayment more likely. When it comes to capital gains, we evaluate every mutual fund in your taxable account to determine the amount and type of capital gain distribution at the end of the year. If the gain is not favorable given your tax situation, we will switch it.
Year End Tax Planning		
Capital Gains Planning		
RMD Analysis and Mitigation		
Retirement Planning		
Retirement Income Planning		Other firms use annuities to generate income. These are high commission products which may not be suitable for every client. Annuities can also be complicated from a tax perspective, and cumbersome for you in retirement.
Social Security Optimization		
Pension Consulting		
Estate Planning		
Estate Document Review		Unlike other firms, we facilitate (and are willing to attend) meetings with your attorney. We also carefully consider the tax implications for both generations when crafting your plan.
Wealth Transition Planning		
Insurance Planning		
Overall Insurance Review (Life, LTC, Disability)		Other advisors may be driven by commissions. We only make recommendations when they benefit you.
Life Insurance Policy Recommendation & Delivery (One-Time Fee)		
Insurance Needs Analysis		
Long Term Care Analysis & Planning		
Long Term Care Policy Delivery (One-Time Fee)		
Education Planning		
College Financing		Setting up 529 accounts and funding them is typically as far an advisor will go with financing college. They will not review loan options in depth or assist with FAFSA.
Business Advising		
Customized retirement strategies for small businesses and self-employed		Other wealth managers may offer business advice, but it's rare. We see the business as an extension of the owner, the person, so the business also gets a lot of our attention. Since most wealth managers don't have CPAs on staff, their business advising generally ends with retirement savings and maybe exit consulting. We are significantly more versed in this than other advisors and offer more business-focused tax expertise than most traditional CPAs.
Employee Retirement Plans		
Small-Midsize Business Consulting		
Business Acquisition Consulting		
Succession/Exit Planning		
Business Tax Compliance + Tax Return Review and Preparation (Annual Fee)		

Our average fee is 1.5% of AUM annually for all the above

Business advising, tax prep, and insurance policies may incur additional fees agreed upon in advance.

Cook Wealth Management Group LLC is a registered investment advisor with the U.S. Securities and Exchange Commission.