Insurance and Financial Services

What Dugas & Associates Does for You

Your Money is not Your Wealth - YOUR TIME IS

Financial Planning and Retirement Services

- We care about you and your financial well being as if you were family.
- Guides you to think about areas of your financial life you may not have considered.
- Formulizes your goals and puts them in writing.
- Helps you prioritize your financial opportunities.
- Takes inventory of the current situation: Reviews and analyzes all assets, income, expenses, and goals on an ongoing basis to help with your financial objectives.
- Prepares a financial plan and investment policy statement for you.
- Reviews all retirement benefits, including Social Security
  - Assess when to begin collecting Social Security
  - Evaluate Social Security benefit strategies as appropriate
  - Review Social Security statements for accuracy
- Analyzes bear market scenarios to help keep your strategic plan on track.
- Reviews your children's custodial accounts and 529 plans.
- Assists you in setting up a company retirement plan.
- Develops a retirement income and budget plan that is continually monitored as life evolves.
- Helps you determine your IRA Required Minimum Distribution.
- Develops a personalized Retirement Income Distribution Strategy.
- Provides timely reminders about essential financial planning details to keep you on track.
- Checks with you before the end of the year to identify any last-minute financial planning opportunities or needs.
- Guides you on ways to fund health care in retirement.

Wealth Management and Preservation Services

Family Legacy and Estate Planning Services

- Reviews existing estate planning strategies, including last will and testament, power of attorney, healthcare proxy, living will, revocable trust(s), and irrevocable trust(s).
- Analyzes existing estate planning documents to coordinate with accounts and property ownership.
- Reviews and analyzes taxable estate and makes recommendations to minimize estate transfer taxes.
- Recommends changes and works closely with trust and estate attorneys to implement recommendations.
- Periodically reviews estate plan to ensure no changes need to be made and coordinates any necessary changes with trust and estate attorney.
- Coordinates beneficiary designation changes and updates as appropriate.
- Coordinates Medicaid and asset protected trust planning as needed.
- Facilitates settling an estate and works with family members to complete all necessary estate closing responsibilities.
- Strategizes and coordinates conversations beyond the will with necessary parties.
- Evaluates and recommends inheritance strategies for heirs and beneficiaries.
- Educate beneficiaries and heirs on appropriate financial management strategies.
- Coordinates and conducts family meetings if desired.
- Works alongside trust and estate attorneys and other trusted professionals to execute plans.

Charitable Planning and Gifting

- Evaluates most efficient ways to give.
- Establishes a donor-advised fun, or qualified charitable distributions as appropriate.
- Provides ingoing management and oversight of charitable giving programs.

Tax Planning

- Suggests alternatives to lower your taxes during retirement.
- Conducts strategic review of your tax situation.
- Coordinates year-end tax planning review (done in conjunction with client's certified public accountant and estate attorney).
    - Works closely with accountant to review if any tax savings strategies might be applicable.
    - Reviews year-to-date earnings to assess any potential additional tax liability.
- Evaluates feasibility of Roth conversions that may possibly reduce income taxes in the future.

Investment Management

Portofolios are Built Based on Needs, Financial Priorities, and Risk Tolerance

- Perform risk assessment and comparison against current investments.
- Understand your investment preferences.
- Determines your ideal asset mix and liquidity needs.

Construct a Recommended Portfolio

- Prepares an asset allocation for you that focuses on your goals.
- Prepares and executes an investment goals and objectives statement for each portfolio.
- Processes all account establishments and transfers in a thoughtful and tax-efficient manner.

Strategic Portfolio Management

- Continually reviews the return, risk, and suitability of your investments.
- Provides manager due diligence on all actively managed funds.
- Assesses and reviews asset allocation quarterly to ensure alignment with investment goals and objectives and risk tolerance.
- Records and researches your cost basis on securities.
- Evaluates and strategizes incentive stock options, nonqualified stock options, and restricted stock units or other stock plans for tax efficiency and overall investment planning.
- Provides regular and ongoing rebalancing, tax-loss harvesting, side-stepping capital gain distributions, and investment reviews.
- Provides AccountView portal for client access to performance.
- Aggregates accounts we assist you with in eMoney to create login to view entire financial picture.
- Assists you in how to access your statements and other information on-line.

Risk Management

Insurance Review for the Unexpected

Life Insurance

- Assesses and reviews insurable needs annually or during any substantial life changes (marriage, birth of a child, death of a spouse, etc.).
- Reviews in-force illustrations on any permanent life policies (whole life insurance, indexed universal life, variable universal life, universal life).
  - Assesses long-term viability and generate an internal rate of return analysis.
  - If policy is not on track, assesses other options as needed.
- Evaluates term coverage to ensure the amount and length of the term properly protects you and your family.

Disability Insurance

- Assesses and reviews disability policies and needs.
- Assesses employer-provided benefits to help determine you are appropriately protected.
- If self employed, or employer-provided benefits not sufficient, obtains individual disability quotes through third-party broker aiming to address your needs.
- Monitors disability needs during any substantial life change.

Long Term Care Planning

- Determine effect of long-term care event in relation to your financial plan.
- Evaluates any existing long-term care and/or hybrid policies.
- Obtains quotes for new long-term care or hybrid policies, if necessary.

Specialized Financial Services

Employee Benefits Review

- Reviews and assists in selecting employer-provided medical, dental, life, disability, critical illness, and other insurance plan options.
- Assists with setup and investment options in health savings accounts.
- Evaluates wellness options, as applicable.
- Coordinates employee benefits for two-income families.

Business Owner Solutions

- Group benefit offering review & comparison.
- Business succession planning, buy-sell arrangements, key-employee protection.
- Executive benefit planning, deferred compensation, supplemental retirement plans.

Dugas and Associates Committment

Our Relationship

- Monitors changes in your life and family situation.
- Proactively keeps in touch with you.
- Serves as your personal guide of financial concepts simplifying key terms such as monte carlo analysis, sequence of returns risk, sharpe ratio etc.
- Provides referrals to other professionals, such as accountants, attorneys, and insurance agents.
- Shares the experience of our clients who have faced similar circumstances to yours.
- Helps with the continuity of your family's financial plan through generations.
- Helps promote family unity around financial matters after you're gone.
- Keeps you on track.
- Identifies any deviation from your overall objectives.
- Serve as a wise sounding board for ideas you are considering.
- Always honest with you.
- Committed to putting your needs first and working with your best interests in mind.

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