



Financial Planning Services Overview

Buster Capital offers a straightforward approach to building financial strategies focused around you, your schedule, your circumstances, and your objectives. We take the time to understand your needs, explain different options to you and earn your trust before offering possible solutions. By working with our team, you can take meaningful, manageable steps toward developing an integrated strategy to help achieve a secure financial future. Since your financial situation is bound to change, we work with you over time to monitor your progress and help ensure you are on track to achieving your goals.



Goal Setting & Accountability



Personal Financial View software to manage all accounts in one view.



Independent financial advice & management



Reporting and client reviews

Summary of Services

- Semi-annual, comprehensive reviews to ensure clients are staying on track with goals established in plan and adjusting as necessary
- Unlimited advisor access for any financial-related needs
- Independent financial advice and management
- Aggregation of all financial accounts
 - Credit card, bank, savings, checking, mortgage
- Coordination with other advisors
 - Accountants, estate planners, mortgage lenders, realtors, etc
- Personal online access via client portal
 - Real-time tracking of all financial accounts
- Cash flow management
 - Easy to follow budgeting systems
- Investment and insurance portfolio construction
- Tax planning
 - Alongside your tax professional
- Charitable giving
- Employer group benefits
 - Mandatory and voluntary options for employees

Common Questions Addressed Through Our Services

Financial Position

- What is my current financial position?
- How do I determine my net worth?
- Am I making the most efficient use of my savings to reach long term retirement goals?

Retirement Planning

- How much can I spend in retirement? How long will it last?
- What options do I have for creating retirement income?

Risk Management / Insurance

- Do I have the right amount and type of insurance? ○ Life, Disability Income? Are they coordinated with my other assets and legal documents?
 - Long-term Care Planning - the cost of living a long life, should I self-insure or purchase insurance? When is the best time to do so?
- Do I have the appropriate auto/home insurance coverage? ○ How do I determine the proper deductibles?
- How much Umbrella Liability coverage should I own, with my level of assets and potential liabilities?

Wealth Accumulation / Asset Management

- How can I reduce the level of risk in my portfolio?
- How are my various investments performing relative to their respective benchmarks?
- Should I allocate my IRA's, 401(k) and deferred compensation accounts differently than my taxable accounts?
- How should investment properties be titled? LLC, Partnership, etc.?
- Should I diversify using alternative investments or Real Estate Investment Trusts?
- Can I reduce the tax bill on my investments, given the current higher tax rate environment?

Estate Planning

- Are my estate planning documents appropriate, up to date and consistent with current tax codes? Wills, trusts, durable power of attorney, medical directive, etc. Should I establish more complex estate planning techniques like GRATs, FLPs, QPRTs, etc.
- Who can make sure I am sending out the appropriate Crummey notices each year for my life insurance trust?
- Where are all my important documents? (Deed to house, tax returns, wills, login passwords, etc.) • Are there trusts I should be using? ○ Revocable Trusts, Special Needs Trusts, Irrevocable Trusts, Generation Skipping Trusts, etc.

Tax Strategies

- How do the new tax law changes affect me? Are there ways to mitigate those taxes?
- How should I actively manage capital gains and losses throughout the year?
- Is there an optimal time to be exercising ISO's, NQO's?
- What investment programs might be appropriate that give me tax savings against current income, such as oil/gas partnerships, federal housing projects and conservation easements?