

# FINANCIAL PLANNING

*For clients devoted to creating a healthy planet and just society*

Zevin Asset Management is a Boston-based investment manager founded in 1997 with the intention of managing sustainable and responsible portfolios for individuals, families, nonprofits, and faith-based institutions. Our mission is to deliver competitive returns, help clients align their investments with their values, and leverage our power as investors to build a more equitable future.



Zevin Asset Management

# Financial Planning Services

INCLUDED IN OUR FEES FOR CLIENTS WITH OVER \$1.5 MILLION INVESTED WITH US

You want an advisor that does more than simply manage your investments. Zevin Asset Management specializes in retirement finances, legacy planning, and consults on tax issues as they relate to your investments. If you have been considering investing more responsibly, we're here to help you follow through and fulfill your intentions.

We provide dynamic financial planning counsel to our clients which begins on day one. We create an investment policy statement which outlines investment, tax, retirement, and estate planning goals. The plan details investment risk parameters, cash flow planning, and asset allocation. In conversations with clients and in response to life events, we update this information and take portfolio actions accordingly. We aim to have a more holistic, personalized, and flexible approach to wealth management than financial planners who lean heavily on the numerical outputs of planning software.

	WHAT WE CAN DO TO HELP
<b>Tax Planning</b>	<ul style="list-style-type: none"><li>• Transition assets to our management in a tax-efficient manner.</li><li>• Manage capital gains, harvest tax losses, and recommend tax-smart withdrawals. Our focus on individual stocks, as opposed to pooled stock funds, makes these services possible and straightforward.</li><li>• Analyze income sources, charitable gifting tendencies, marginal tax brackets, and other factors to determine the impact on a variety of decisions, such as taking or delaying capital gains.</li><li>• Incorporate municipal bonds in your investments where appropriate.</li><li>• Recommend an accountant that is well-suited to your needs.</li><li>• Interface directly with your accountant, with your permission.</li></ul>
<b>Retirement Planning</b>	<ul style="list-style-type: none"><li>• Assess how long you may need to work and whether you are saving enough to meet your goals and live the life that you imagined.</li><li>• Assist with cash-flow planning to ensure that spending doesn't outpace your portfolio.</li><li>• Provide guidance on the potential advantages of deferring social security benefits.</li><li>• Help manage required minimum distributions (RMDs) from retirement accounts according to the timeline that best fits your unique situation.</li><li>• Work with you and your current retirement asset manager to assess and oversee the smooth and cost-effective move of a 401k, IRA, annuity, or pension to our management so that everything is in one place. Sometimes it is optimal to keep assets where they are. We will provide you with the facts and act in your best interests.</li></ul>



# Financial Planning Services

	WHAT WE CAN DO TO HELP
<b>Estate Planning</b>	<ul style="list-style-type: none"> <li>• Recommend an estate attorney that suits your needs.</li> <li>• Suggest the use of trusts for you to discuss with your estate planner and make certain that the intended assets make their way into said trusts.</li> <li>• Ensure beneficiaries and secondary beneficiaries are updated for all applicable accounts.</li> <li>• Establish and maintain a relationship with any non-client trustees for your trusts.</li> <li>• Interface directly with your estate attorney, with your permission, to address investment-related issues in your trusts.</li> <li>• Act as co-trustees and successor trustees for your trusts.</li> </ul>
<b>Philanthropic Planning</b>	<ul style="list-style-type: none"> <li>• Assess your current giving inclination and approach, and make recommendations.</li> <li>• Recommend appreciated stocks that would make good gifts to maximize the impact of your wealth in your lifetime.</li> <li>• Suggest cost-effective and sustainable donor-advised funds (DAFs), managing the assets directly in some cases, which provide tax and timing advantages for your charitable giving.</li> <li>• Advise on overall philanthropic strategy, including which tax years are best for large gifts, how to manage multi-year gift pledges, and how much to dedicate to philanthropic gifting vs. gifting to family.</li> <li>• Connect you to a philanthropic consultant, if appropriate.</li> </ul>
<b>Insurance Planning</b>	<ul style="list-style-type: none"> <li>• Help assess your insurance needs based on your assets and lifestyle.</li> <li>• Discuss the variety of insurance types that people in your situation tend to consider.</li> <li>• Explain the most cost-effective insurance products needed, while dispelling the confusion of insurance sales tactics that trick consumers into overpaying for or overbuying risk protection.</li> <li>• Help you remember to follow up on insurance procurement and policy expirations, as we know this is not top of mind for most people.</li> <li>• Recommend insurers.</li> </ul>
<b>Real Estate</b>	<ul style="list-style-type: none"> <li>• Recommend a mortgage broker that suits your needs; assess loan terms and advise on refinancing decisions. Determine the best tactics for funding a real estate or land purchase and advise on how to optimize real estate tax savings.</li> </ul>



# Consolidating Your Assets with Zevin Asset Management

If you have accounts in more than one place, there are benefits to consolidating your assets with Zevin Asset Management. These can include:



# Helping Future Generations

**E**nsuring financial stability for your children, grandchildren, and other heirs is no doubt a priority in wealth planning. There are methods specifically designed to help begin the process of passing down wealth during the giver's lifetime, and we can help you decide which approach is right for you and your family.

We can...

- **Advise on the most appropriate 529 plans** to fund educational expenses for secondary education and college tuitions.
- **Develop an asset allocation plan for 529 assets**, varying from current age to expected age of college completion.
- **Assess the potential benefits of gifting cash or stock** to heirs to begin passing on early inheritance while minimizing tax liability.
- **Provide educational sessions** for anyone interested in learning about basic investment concepts, personal finance, and how to read investment performance reports and custodian statements.

## NEXT STEPS

- Contact Zevin Asset Management (email us at [invest@zevin.com](mailto:invest@zevin.com) or call us at 617-742-6666) to schedule an initial meeting.
- Prepare any investment documents that you would like us to review in advance of your meeting with a portfolio manager.
- Meet with a portfolio manager to discuss your current financial situation and long-term financial goals, as well as to answer any questions that you may have.

## IF YOU DECIDE TO CHOOSE ZEVIN AS YOUR NEW PORTFOLIO MANAGER

- Our client associates will work with you to open an account and start the transfer process.
- Your new portfolio manager will tailor an investment policy statement that details the assets we are managing for you and serves as the roadmap to ensure we are focused on your financial priorities.
- Once the assets transfer over, we will work with you to transition your investment holdings to a sustainable investment portfolio tailored to your needs in a tax-efficient manner.

## DISCLOSURES

- Registration with the SEC should not be construed as an endorsement or an indicator of investment skill, acumen or experience.
- Investments in securities are not insured, protected or guaranteed and may result in loss of income and/or principal.
- Historical performance is not indicative of any specific investment or future results.
- Industry recognitions or awards should not be construed as an endorsement or a recommendation to retain Zevin Asset Management by the ranking entity or any regulatory authority.
- Zevin Asset Management is not licensed to provide and does not provide legal, tax or accounting advice to clients. Advice of qualified counsel or accountant should be sought to address any specific situation requiring assistance from such licensed individuals.
- Companies that undergo B Corp certification commit to being a business that balances purpose and profit. Zevin Asset Management pays annual membership dues to B Lab, which is a requirement for eligibility for B Corp certification. B Lab results are, at least in part, based on responses provided by Zevin Asset Management.



**Zevin Asset Management**

*Managing Sustainable & Responsible Portfolios Since 1997*



100% POST-  
CONSUMER,  
PROCESS  
CHLORINE-  
FREE PAPER

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**For more information, please contact us at [invest@zevin.com](mailto:invest@zevin.com)  
or 617-742-6666. Visit our website [zevin.com](http://zevin.com) and join us on  
LinkedIn (Zevin Asset Management) and Twitter (ZevinAssetMgmt).**



Certified

