

The Stanfield McCarthy Group Standard level of Client Care

In a world of automation and declining personal interaction, our years of experience have taught us an irreplaceable wealth of knowledge. Throughout various market cycles and the life stages of clients, we've determined how critical a standard level of care is when it comes to the services we provide.

Our Clients are entitled to a Financial Plan

1. We believe in establishing written goals for retirement, education, and current objectives for the accumulation and distribution phases of our clients' lives
2. We believe the role of financial planning based upon your goals is critical in directing the investments and advice we provide.
3. We use statistical analysis to determine the probability of success and then solve to assist you in reaching your goals
4. We believe in assisting business owners and families plan for their exit and wealth transfer in the most efficient possible means using our partnered resources in consideration of tax laws, estate laws and family mission statements.
5. We believe in educating clients on use of 529 strategies for children and grandchildren's college funding
6. We believe in helping you take full advantage of employer sponsored retirement plans
7. We assist business owners in evaluating or implementing a retirement plan most efficient for their business.
8. We will calculate and address required minimum distributions to avoid penalties as applicable
9. Annually as part of our asset management we will review strategies for tax loss harvesting
 - a. carryforward losses
 - b. realized gains
10. We offer an annual tax return review to discuss ways we can improve your overall financial situation

INSURANCE is a part of the plan

1. We will help you understand and review all insurance policies and ensure your beneficiaries are up to date.
2. Life insurance is used for:
 - a. Long Term Care
 - b. Buy / Sell Agreements
 - c. Wealth Transfer
 - d. Protection of Assets and Income
 - e. Other Unique Circumstances
3. An annuity (a type of insurance) is used for specific situations and we will evaluate the most suitable one from the various carriers we have access to.

We will not invest in anything without merit: ASSET MANAGEMENT

1. We believe in a proactive disciplined approach to investing.
Our primary focus is active management but may include passive and alternative components. We maintain this active approach across assets classes and have a preference for ownership of individual securities, both equities and bonds.
2. We begin with research from our Global Investment Committee and thought leaders in the industry to determine the appropriate assets to match each client's risk tolerance.
3. We determine portfolio risk levels by using multiple sleeves of investments with varying degrees of correlation. While diversification is no guarantee against loss, these combinations of investments help us determine the expected volatility of each portfolio.
4. The goal of each portfolio is to achieve client goals and cash flow needs rather than achieving benchmark returns.
5. We believe in the use of tax-management strategies within the portfolio in relationship to each individual client's circumstances.
6. We believe the art of rebalancing portfolios given the inevitable market fluctuations is a critical component to successful long term investing.

We will provide regular communications

1. We contact clients quarterly and schedule at least one face to face meeting annually.
2. Rapidly responding to clients is our commitment.
3. We provide semiannual educational opportunities for you to attend.
4. Corresponding with the other professionals with whom our clients work with (attorneys, CPAs, etc.) is critical for holistic planning.
5. We offer a simple cost structure for all of our services. This ensures that we sit on the same side of the table for advice, asset management and financial planning.

6. Morgan Stanley Online provides clients 24/7 access to their account information, reporting tools and several cash management features.

BANKING, LENDING & CREDIT CARDS are part of the plan...

1. As part of the planning process, it's important to have a budget review.
2. We offer credit strategies to accomplish short and long term financial goals more efficiently.
3. We are very mindful of credit and identity protections and we offer benefits to Premier Cash Management clients.
4. A suite of products and services is available to help satisfy clients' everyday cash management needs – from check writing, debit cards and Morgan Stanley-branded American Express cards to mobile and online services such as bill pay, electronic funds transfers and mobile check deposit.

RETIREMENT BENEFITS/INCOME

1. It's important to review your Social Security benefits statements as part of your overall financial plan.
2. We help evaluate the best use of retirement strategies, i.e.:
 - a. Nondeductible Verses Deductible Retirement Contributions and the Current Dollar Limits
 - b. Roth Conversions
 - c. Qualified Annuities (Variable, Fixed and Indexed)
 - d. Net Unrealized Appreciation (NUA) Elections
 - e. Understand Required Minimum Distributions (RMD) and Required Death Distributions(RDD)
 - f. Pension Benefits and Entitlements
 - g. 401(k) Participation and Plan Details

We can assist with PLANNING FOR YOUR LEGACY

1. It's important to know and discuss your succession plan while you are of sound mind and good health:
 - a. Current Will
 - b. Living Will
 - c. Health care and financial Powers of Attorney
 - d. Trusts and Trustees
 - e. Establishing people we can speak with our your behalf if you are unable
2. Titling of assets (there are timelines within which parents cannot transfer property without possibility of it being taken back in the event of institutionalization)
3. Beneficiary Reviews should occur annually and with changes in family circumstances as needed
4. It is important to us that we understand your long-term gifting strategy (for example: to protect children and Grand-children from unwise spending behaviors and patterns)
- 5 We consider strategies for parents to use a Roth IRA in order to pass wealth free of taxation
- 6 We can implement the use of 529 strategies for wealth transfer
7. We do work with legal attorneys to utilize strategies as situations warrant—examples are:
 - a. irrevocable life insurance trust (ILIT)
 - b. UGMA/UTMA accounts
 - c. Charitable remainder trust (CRT)
 - d. Donor-advised funds
 - e. Charitable gifts – Direct to charity from IRA as well as other direct gifts
8. We recommend having a family records organizer, to include:
 - a. Who knows what to do in the event you are unable to communicate
 - b. client record of all assets
 - c. passwords
 - d. Instructions
 - e. Personal letters to family members
 - f. Record of safe deposit boxes, locations and access
9. When our clients have found themselves being the one handling the death of a loved one; we have many years of walking through these difficult life changes with them. We are here to help, serve, and lead during these difficult times.