



Comprehensive Financial Planning

The financial planning process offered at Tax & Financial Group through Securian Financial Services, Inc., is a direct, independent approach to assessing our client's financial situation that focuses on individual goals and needs, not products. We design and develop strategies that can potentially help clients increase spendable income, protect assets against unforeseen risks, minimize the impact of taxes, and increase net worth.

Our process addresses the following areas:

Investment Planning

We take a long-term approach to investment management and asset allocation. We analyze your investment goals, objectives, risk tolerance, and investment time horizon to develop a comprehensive investment plan, incorporating asset allocation strategies appropriate for the individual risk tolerance.

Risk Management Planning

As much as an individual tries to avoid pitfalls, certain things are out of a person's control, such as an untimely death, disability, or illness. In order to mitigate these risks, we evaluate and analyze your existing life, disability, and long-term care insurance, as well as other risk management tools. This will help ensure that your family, your income, your assets and your dreams are protected and preserved.

Tax Planning*

We assist clients in navigating the complex arena of taxation by providing solutions and techniques that can help reduce estate, capital gains and income taxes.

Business Planning

Business owners have unique planning needs as their financial affairs are closely linked with their business. We will help them identify areas of concern.

Retirement Planning

An objective observation regarding your current retirement income goals will be made and you will be given an analysis of future funding options to help accomplish this objective.

Education Planning

We will identify strategies to save for college expenses with an emphasis on income tax consequences and the ability to control assets.

Estate Planning

We will help you establish a plan for transferring your estate according to your wishes, and employ strategies to grow and preserve your assets.

