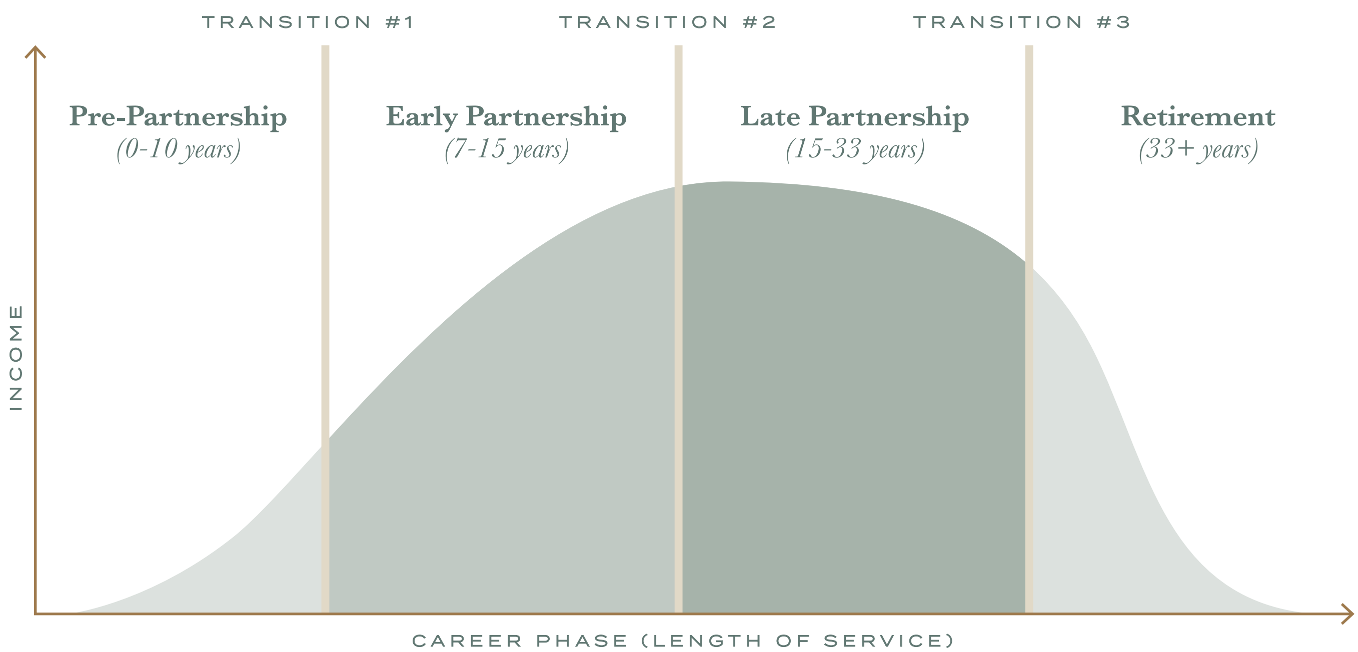
Somerset

ADVISORY

At Somerset Advisory, we know there will be transitions throughout your career that require additional planning. Our advisors will walk you through those plans and choices for transitions at any stage of your career, to help optimize the outcome and enhance the lifecycle of your wealth.

ATTORNEY: LARGE FIRM



INTERNAL INDUSTRY RESEARCH COMMON PRIORITIES

- Financial Planning
- Retirement Planning
- Personal & Informational Security
- Liability Management
- Life Insurance
- Asset Protection
- Prenuptial
- Tax Planning
- Philanthropy (Foundations)
- College Saving
- Trust Planning
- Estate Planning (Wealth Transfer)
- Healthcare Planning
- Legacy Planning
- Transition from W-2 to 1099 income planning
- Grow Assets > Inflation Budgeting

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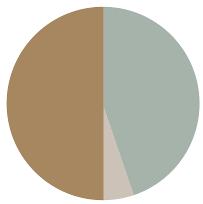
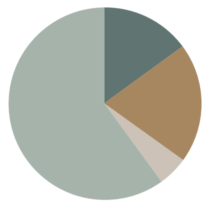
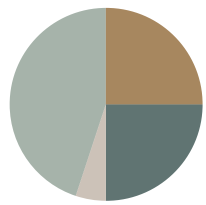
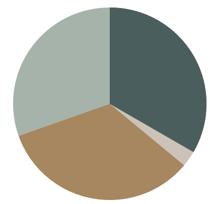
CAREER PHASE TRANSITIONS

There are typically three significant periods of transition, for financial planning purposes, in an attorney's career. The transition to partnership, the bridge to late partnership, and retirement. During these phases, the amount of planning is increased to anticipate changes in life stages and income.

	Pre-Partnership	*Early Partnership*	*Late Partnership*	*Retirement*
Income	Low	Moderate	High	Low
Portfolio Risk	Conservative	Moderately Conservative	Moderate	Moderate Growth
Asset Allocation Bonds Stocks Cash Alternative Inv.				
Priorities	1. Capital Preservation 2. Income	1. Income 2. Capital Preservation 3. Growth	1. Income 2. Growth	1. Income 2. Growth

Note: These portfolios vary from individual to individual based on results from planning.

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We provide active wealth management and tailored financial planning inside of an authentic relationship. As a boutique fiduciary, Somerset Advisory is dedicated to your complete success. To us, this means understanding who you are, what type of life you are seeking to create, and then aligning every aspect of your financial world towards that vision.

Every financial decision you make should be made in concert with your entire financial landscape; therefore, we come alongside you through financial planning, investment management, and financial coaching.

SCHEDULE TO LEARN MORE

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