



# Planning Today for a Better Tomorrow

Building a financial strategy around your goals and lifestyle is easy when you have the right partner. **BJM Financial is here to help.**

## Take control of your financial future. We'll help.

We take the time to get to know you and build a personal plan that prioritizes your unique needs. We prepare for your family just like we prepare for our own – with real care and concern for you.

When you partner with BJM Financial, know you are getting a complete and tailored plan that includes everything you need to make the best financial decisions for a full and convenient picture, saving you time and money.

### Our services include:

- Tax planning
- Financial advice
- Trusts & estates
- Investment management



### Three Unique Service Levels

#### Starter

Ideal for individuals who desire to get started with a solid foundation for their financial future. We'll review your financials and work with you on a consistent financial plan.

#### Core

Designed for individuals in their earning prime who desire to maximize their earnings through detailed tax planning, long term cash flow planning, and retirement planning.

#### Premium

Designed for individuals with established means who require active management of their financial plans, including tax and investment analysis from one advisor who understands their complex scenarios.

Let BJM Financial help you to build, manage, and protect your wealth. With our guidance, you can make the right financial decisions and take full advantage of all that life has to offer.

Financial Advice	Starter	Core	Premium
Short Term Cash Flow	x	x	x
Long Term Cash Flow	x	x	x
Social Security Timing		x	x
72t Distribution Analysis		x	x
Pension Analysis			x
Sale of Business or Rental Property			x
Estate	Starter	Core	Premium
Trust & Will Planning	x	x	x
Power of Attorney, Health Care Directive	x	x	x
Beneficiary Designations		x	x
Asset Retitling			x
Estate Flowcharts			x
Risk Management	Starter	Core	Premium
Property & Casualty Review		x	x
Liability Umbrella		x	x
Employee Benefits	Starter	Core	Premium
401(k) / IRA Contribution Analysis	x	x	x
Roth vs. Traditional 401(k) Analysis	x	x	x
Annual Enrollment Discussions		x	x
Investment Management	Starter	Core	Premium
Risk Analysis, Risk Allocation, Asset Allocation, Trading	x	x	x
Account Management	x	x	x
Performance Reporting	x	x	x
Tax Loss Harvesting	x	x	x
Rebalancing	x	x	x
Roth Conversions	x	x	x
Tax Planning	Starter	Core	Premium
Tax Return Review	x	x	x
Roth Conversion Analysis	x	x	x
Quarterly Estimated Tax Payments & Review		x	x
Tax Scenario Analysis			x

Let's work together to secure your financial future  
**Contact our financial experts  
 for your consultation today.**

BJM Financial is part of BJM Group, a network of local accounting firms with deep client relationships and stellar reputations in each representative community. While the local brands may differ, we are one team operating with the unified mission of providing outstanding tax, accounting, bookkeeping, and advisory support to our individual and business clients. You have direct access to experts who can proactively look beyond the numbers to maximize your financial health and free up your time to do more of what you love.



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