

PLAN CONFIDENTLY: THE TAX ADVISOR & FINANCIAL ADVISOR PARTNERSHIP



CERTUS
WEALTH MANAGEMENT

Certus Wealth Management, together with your tax advisor, works to maximize your opportunities and better position you to achieve your financial goals. Through two-way strategic coordination, we implement tax strategies that optimize your financial plan. Here are some ways that clients benefit from advisory coordination:



Tax Impact of Investments

By weighing the tax implications of investments, you can make informed decisions. Together, your tax advisor and financial advisor can strategize tax issues like Alternative Minimum Tax (AMT) and potential taxation on Social Security.



Required Minimum Distributions (RMDs)

Considering your future goals and cash flow needs, your advisory team can help plan withdrawal strategies for clients in retirement and those needing to take RMDs.



Roth Conversions

With a comprehensive view of your financial plan, your advisors can help you reduce or defer taxes by determining whether it may be advantageous for you to convert funds from a Traditional IRA to a Roth IRA.



Tax Harvesting

It can be advantageous for your tax and financial advisors to communicate regarding intentions to sell investments. Annual tax liability can be managed by implementing various strategies, like offsetting an investment gain against losses.



Estate Planning

Your advisors can work collaboratively as estate taxes evolve, in order to implement strategies that can help minimize liabilities and ensure your assets are dispersed as you wish.



Gifting Strategies

Your tax advisor manages the tax implications of charitable contributions. Your financial advisor can help you proactively plan efficient gifting strategies that contribute to your overall financial plan.



Real Estate Decisions

Your goals may include real estate purchases or rentals. Working in lockstep, your tax and financial advisors can coordinate strategies related to the real estate portion of your portfolio.



Account Type Selection

Depending on your unique situation, certain types of qualified or non-qualified accounts provide investors with various protections and benefits that should be evaluated in accordance with your financial goals. Working closely with a tax advisor affords you the opportunity to better navigate your financial situation.

The Certus Wealth Management Difference

At Certus, there is one simple goal... to get you closer to your dreams. Your starting point and aspirations are 100% unique to you, that's why we're committed to designing and implementing strategies tailored to your values. To get there, we go beyond the transactional aspects of conventional financial planning. We partner with you step by step to assess all the options available to you and execute a strategy that fits your needs.

Joel Van Hofwegen, CFP®, CRPC®
Founder / Private Wealth Advisor
CERTIFIED FINANCIAL PLANNER™

650.232.2023

www.certuswealthmanagement.com
info@certuswealthmanagement.com