Erpelding Wealth Management

Planning Services

Our team can help you with the following:

Retirement & Income Distribution Planning

- Optimizing your distribution strategy
- Developing a Down Market Strategy
- Maximizing your Social Security benefits
- Creating a retirement paycheck
- Creating a base of income aligned with fixed expenses
- Planning for health and medical care costs
- Planning for long-term care costs
- Coordination with your CPA

Advisory Portfolio Management

- Personalized investment selection
- Asset and tax allocation strategy*
- Proactive intra-year tax management through tax-gain/loss harvesting
- Annual rebalancing
- EWM Investment committee portfolio due diligence reviews

Estate Planning

- Trust planning
- Proper account titling and beneficiary planning
- Charitable giving strategies
- Life insurance optimization
- Personal lifetime and testamentary asset gifting strategies
- Generational planning with beneficiaries
- Coordination with your Estate Attorney

Business Planning

- Maximizing tax savings to owners*
- Optimizing retirement plan offerings
- Designing non-qualified benefit plans
- Insurance and risk management planning
- Key employee strategies to reward and retain
- Buy-sell planning
- Exit planning strategies

*Northwestern Mutual Financial Representatives and Advisors are not licensed tax advisors, but can provide education about taxation. They can work with you and your professional tax advisor on your specific situations.