

Kraus Capital Management is an independent, retirement-specific firm dedicated to helping AT&T employees retire more successfully. We believe that “retiree” planning is an area of specialty and requires specific attention to complex, interrelated issues. Our Solutions in Defensive Planning™ process will help you develop a customized plan of action consisting of the following services:

1 ASSESSMENT OF GOALS AND OBJECTIVES

- Identify Life Goals
- Document Goals
- Analyze Financial Viability of Goals

2 NET WORTH/BALANCE SHEET DEVELOPMENT

- Financial Accounts—Banks, Investments, Retirement Accounts
- Real Estate Assets
- Loans and Mortgages
- Life Insurance Cash Values
- Personal Property
- Expected Inheritance
- Digital Document Storage
- Financial Organization Assistance
- Human Capital—PV of Your Future income and Pensions

3 RETIREMENT PLANNING

- Taxes
- Asset Location
- Setting of Goals and Objectives
- Stock Option Analysis and Diversification Planning
- Asset Management of Retirement Focused Accounts
- Income Plan
- Distribution Strategies

4 CASH FLOW AND DEBT MANAGEMENT

- Emergency Fund/Cash Reserves Analysis and Establishment
- Implementation of Savings Strategies to Attain Established Goals
- Car Purchase/Auto Finance Analysis
- Credit Card Management
- Mortgage Management
- Debt Payoff Strategies
- Home Purchase Analysis
- Second Home Purchase
- Recreation Purchase Analysis (Boat or RV)
- Technology to Manage Cash Flow

5 EMPLOYMENT BENEFITS OPTIMIZATION

- Career Planning
- Company Benefits
- 401(k) Plan Review
- 401(k) Asset Allocation Review
- Stock Option Guidance and Analysis
- Complex Retirement Plan Consult/Selection
- Executive Planning Issues
- Job Loss or Transition
- Pension Benefit Analysis

6 INSURANCE ANALYSIS

- Prioritization of Insurance Needs
- Life Insurance Needs Analysis
- Group Coverage Review
- Annuity and Whole Life Policy Rescue and Management
- Property and Casualty Insurance Needs Analysis
- Disability Insurance Needs Analysis
- Asset Protection Strategy
- Long-Term-Care Needs Analysis
- Umbrella Liability Analysis

7 INVESTMENT MANAGEMENT—TIME AND DIVERSIFICATION SMOOTH RISK: YOU PROVIDE THE TIME; WE PROVIDE THE DIVERSIFICATION

- Goal Alignment with Investment Plan
- Formal Investment Statement
- In-Depth Risk Tolerance Analysis and Investment Time Frame Analysis
- Total Wealth Asset Allocation—Incorporating Human Capital and Outside Accounts
- Access to Institutional Managers
- Portfolio Rebalancing
- Tax Loss Harvesting
- Dynamic Retirement Withdrawal Strategies

8 TRUST AND ESTATE PLANNING

- Education on Trusts and Other Estate Documents
- Beneficiary Review
- Decision on Revocable Living/Family Trusts and Life Insurance Coordination
- Attorney Referrals
- Inheritance Planning and Facilitation

9 TAX STRATEGY

- Referrals to Tax Professionals
- Coordination with Tax Advisor
- Formal Review of Tax Returns
- Mix of Roth IRA, IRA and 401(k) Contribution Strategies
- Pre-/Post-Tax Savings Analysis for Retirement Plan Contributions
- Roth Conversion Analysis
- Stock Option Guidance and Analysis
- Tax Efficiency Planning
- Tax Loss Harvesting
- Tax Minimization Strategy
- Asset Location
- Tax Withholding Analysis
- Dynamic Tax-Efficient Distribution Strategy