

Capital Alignment Review

A structured review designed to help determine whether your portfolio, retirement plan, liquidity, risk exposure, and long-term objectives are working together.

What the review covers

Portfolio structure Allocation, concentration, diversification, account structure, and whether current holdings match the role they are intended to serve.	Retirement readiness Income needs, timing, withdrawal considerations, sequence risk, and whether the portfolio is positioned for the next stage.
Risk exposure Volatility, downside sensitivity, liquidity constraints, concentrated positions, and planning vulnerabilities that may be overlooked.	Tax-aware coordination Investment decisions reviewed in context with tax location, realized gains, distribution timing, and professional tax guidance.

What you can expect

Clear diagnosis A plain-English summary of where the current structure appears aligned, where it may be fragile, and what deserves attention.	Action priorities A focused list of next steps rather than a generic financial checklist or product recommendation.
Decision framework A disciplined way to evaluate tradeoffs across risk, return, income, taxes, liquidity, and family priorities.	No obligation The review is intended to clarify fit and determine whether an ongoing advisory relationship makes sense.

Helpful items to provide

Recent investment statements, current retirement or income projections, tax return summaries if available, existing estate or insurance summaries, and any specific questions or concerns you want addressed.

Best suited for professionals, business owners, and families who want an objective review before making major portfolio, retirement, or wealth-transfer decisions.

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