

What are the many things I do for people?

The purpose behind “better financial education” is to receive [evidence-based](#) insights so that you may appropriately focus your attention and energy on applying those insights to your unique situation through informed decision making.

Many of these things people are not going to need. Many of these things are what people need. Many of these things relate to other things – life is not made up of separate financial interactions. Here is a short list of major things that I do for people (I may do others that are not listed too):

- Retirement feasibility timeline – for those not yet retired
- Retirement transition income planning between work and into retirement
- Prudent income calculations each year for retirees
- Social Security assessment to understand how program works and optimum benefits to claim – before you claim them (and certain situations for more after claiming benefits)
- Social Security WEP/GPO assessment for teachers or those with pensions from occupations that didn’t pay Social Security payroll taxes during certain years
- Show a simple method to determine your Standard of Individual Living (SOIL) without a laborious budgeting requirement.
- Understanding today’s SOIL, and how it adjusts for retirement, is critical in overall retirement planning and transition
- Assessment of choice between a pension or lump sum
- Assessment of breakeven between net rental income you receive, versus sale and income possible through a portfolio approach
- Assessment of the proper allocation appropriate for age, risk capacity and tolerance
- Assessment of lost survivor income and the methods to retain that income in case of survivorship, in lieu of survivor downsizing
- Assessment of college savings for higher education
- A guide to help re-organize things, during chaotic times, when a loved one passes away
- Suggestions to see other ethical experts in other areas I don’t specialize in – they do
- Other things not listed above – feel free to ask; if I don’t specialize in it, I may point you to someone who does

I’m a [fiduciary](#) registered advisor with [NAPFA](#). There are no product sales or sales processes. I follow the [financial planning process](#) as developed by the Certified Financial Planner™ ([CFP®](#)) [Board of Standards \(why certification matters\)](#).

Note that portfolio management is built into the planning process and is the function of using Buckingham Strategic Partners and Dimensional as part of the strategic organization of my firm to better focus on you. My fees for the above services is unlike the duplication of fees approach that others do when they focus just on the investing with little to no planning.

Articles on [topics that may be of interest](#) and how you can find those topics here.

If you, or anyone you know, desire assistance in any of the items above, or more not listed, please reach out anytime <https://www.betterfinancialeducation.com/contact>.

[LinkedIn](#) [Twitter](#) [Facebook](#) [Larry R Frank Sr., MBA, CFP®](#) ([Certificate](#))

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