Financial Wellness Planning Capabilities

Our Financial Wellness program integrates with Financial Planning to allow your employees to define and quantify their financial goals: From college savings to retirement income strategies, financial planning can help evaluate options to save for the future, maximize social security benefits, and everything in between. Furthermore, a formal plan will help determine whether goals are realistic, especially given future timelines.

Identifying risks that might not have otherwise been considered is an integral part of our planning process, and we analyze risk in a plan as well as your employee's current financial portfolio. Equally as important, we provide the foundation to measure the progress of the financial goals specified.

Value of our Financial Wellness Planning Process

Creating a Financial Wellness Plan with Duncan Financial Group ensures a comprehensive approach with personalized advice and guidance along the way. While each Plan is different based on specific goals, objectives, and needs of our clients, our process includes evaluation and development of the following:

- Prioritization of Goals
- Analysis of Objectives, Observations, and Next Steps
- Net Worth Statement and Cash Flow Analysis
- Retirement Concerns:
    - » Potential risk associated with outliving assets
    - » Identification of projected retirement surplus or shortfall
    - » Illustration of current income sources and incorporation of portfolio assets for retirement income
    - » Testing against future market conditions using a Monte Carlo Analysis
- Asset Protection Analysis to confirm current insurance coverage is sufficient in event of premature death

Our Planning Process

To develop a personalized strategy that fits your needs and goals, we have established the following planning process:

Establish
Establish and build relationship

Gather
Collect financial data and determine goals

Evaluate
Analyze and assess current financial status

Develop
Build and present financial plan

Implement
Execute planning recommendations

Monitor
Review progress and adjust as needed

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Making It All Work **Together**

Take Control of Your Financial World

What else will I receive by working with Duncan Financial Group? In addition to our Financial Wellness planning capabilities, by working with our firm, your Employees will also receive a personal client website that allows them to organize, monitor and collaborate your entire financial well-being in one place.

Personal Financial Website

Our Personal Financial Management website makes it easy for employees to manage both their wealth and well-being.

Organize. Monitor. Collaborate.

ORGANIZER	Connect all your accounts for a consolidated view of your entire financial picture.
INVESTMENTS	Interactive charts and detailed views help monitor all your accounts.
SCREEN SHARING	Join in a sharing session quickly and easily for interactive planning anytime, anywhere.
VAULT	Safely store your most important financial documents, accessible 24/7.
TRACK SPENDING	Know how much you're spending, and anywhere.
BUDGETING TOOLS	Set Budgets to help reach your savings goals.
MOBILE	A complete financial picture available on your smart phone.
GOALS	See if you're on target to reach your most important goals.

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368 Butler Street | Pittsburgh, PA 15223
DuncanGRP.com | 412.238.7331

* Buy-Sell Agreement and Business Valuation to be conducted through outside Legal Counsel. We will work in coordination with your Professional Team to devise the appropriate funding strategy.