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UTAH FEE-ONLY TRUSTED FIDUCIARIES

FINANCIAL PLANNING & WEALTH MANAGEMENT

SPECIALIZING IN ACCUMULATING , GROWING AND PRESERVING WEALTH

FREE CONSULTATION >

WHAT WE DO FOR YOU

We Create Value for Our Clients by

- Providing expert wealth management & professionally designed investment portfolios
- Developing and implementing custom financial plans
- Crafting personalized retirement income strategies
- Meeting frequently to update plans and review investment performance
- Relentlessly driving down your investment costs

FEE-ONLY FINANCIAL PLANNERS

Certified Financial Advisors

Our certified Utah financial advisors make a personal commitment to do all they can to help you succeed. We thrive on developing life-long relationships with our clients. You'll feel the difference.

Find out more >

Fee-Only & Client Centered

As fee-only financial planners who never collect commissions, we have a fiduciary responsibility to act in your best interest. This approach ensures that the client's needs are paramount, and ties our financial incentive to meeting your investment goals.

Find out more >

Award-Winning Process

Our Plan, Implement, Perform process guides you every step of the way. We work closely with you to understand where you are and what you want to achieve. We'll create and implement a comprehensive financial plan and meet with you every 6 months to ensure you're on track.

Find out more >

WHATEVER YOUR WEALTH MANAGEMENT NEEDS, WE CAN HELP

SOON TO RETIRE

Making the transition from the workplace to retirement in the next 1-3 years.

Learn More >

Net Worth Advisory Group specializes in helping people transition from the workplace to retirement. The financial plans we develop for these clients address the questions that are commonly asked by people entering this exciting stage of life. **Specifically, we help these clients:**

- Determine the most profitable time to begin taking Social Security benefits
- Establish a budget that maximizes their capacity to spend while remaining confident they won't outlive their money
- Understand their options regarding what to do with their 401K and other retirement accounts
- Analyze their need for supplemental life, health, and long-term care insurance
- Ensure their portfolio is allocated properly to generate acceptable returns while minimizing volatility and risk
- Calculate whether their pension should be taken over time or in a lump sum
- Examine the tax benefits of converting their retirement accounts to a Roth IRA
- Construct a cash flow system that ensures adequate funds to continue their standard of living will always be liquid and accessible

ALREADY RETIRED

Many important decisions still remain. Most importantly, ongoing investment portfolio management.

Learn More >

Of course, many of Net Worth Advisory Group's clients are already enjoying their retirement years. These clients usually find value in knowing that a professional is still providing guidance with every financial decision they make, and prefer to delegate the task of asset management to their fee-only advisor so they can focus on more enjoyable tasks. **We help our retired clients:**

- Correlate the transformation of investable assets into cash with their spending schedule
- Maintain an investment portfolio that is assertive enough to meet their goals while minimizing risk
- Develop strategies for dealing with outdated 401K and other investment accounts, while providing techniques to replace expensive and inefficient investments like variable annuities
- Ensure their estate planning documents are up-to-date, and clarify which estate planning documents (wills, trusts, power of attorneys, etc.) would be beneficial for the client to have
- Evaluate their need for supplemental health and long-term care insurance
- Determine the benefits and drawbacks of paying off their mortgage balance
- Understand their ability to gift assets to loved ones without tax implications, and construct a schedule for passing their estate to future generations while minimizing taxes

SUCCESSFUL PROFESSIONALS

Whether you're a successful executive, doctor, lawyer, or dentist, we understand your lifestyle needs.

Learn More >

A significant portion of Net Worth Advisory Group's clients consists of successful professionals such as business executives, doctors and attorneys. As these individuals commonly have the financial ability to develop significant wealth, a financial plan to maximize their resources is crucial. **Our comprehensive financial plans help these clients:**

- Design and implement a savings schedule to help them meet their objectives, regardless of whether their goal is to enjoy a luxurious retirement, retire early, or construct a significant estate to pass to heirs.
- Develop investment strategies that produce targeted rates of return while limiting risk in both their retirement plans and private investment accounts
- Examine ways to reduce taxes
- Create a schedule and strategy for reducing debt
- Ensure they have adequate life and disability insurance coverage
- Establish and fund education accounts for their children's college education

BUSINESS OWNERS

Business owners and entrepreneurs face unique challenges. We understand.

Learn More >

Business owners and entrepreneurs face unique challenges. Net Worth Advisory Group provides comprehensive retirement planning and wealth management to these clients so they can focus on their passion – running their business. **Our financial plans help business owners:**

- Construct and manage a retirement plan that matches their needs, such as a 401K, SEP IRA, Simple IRA or Solo 401K. These investment accounts not only provide tremendous savings opportunities, but are also a valuable tool for reducing taxes.
- Diversify their investment holdings. Many entrepreneurs put everything they have – their heart, effort, and financial resources – into their business venture. Sound financial planning principles suggest having a diversified portfolio that is separate from your business. We can help.
- Reduce their tax liability
- Understand their exposure to unforeseen circumstances, and the need for sufficient life and disability insurance

SUDDEN WEALTH

You have newfound wealth by collecting on inheritance, life insurance benefits, or selling a business.

Learn More >

Many of Net Worth Advisory Group's clients have come across sudden wealth through unforeseen circumstances, like the loss of a loved one or the sale of a business. It's critical that the recipient of this wealth recognize that the funds they receive afford them a unique opportunity. If

handled appropriately, the newfound money can provide a jumpstart to their retirement planning efforts, reduce or eliminate debilitating debt, or provide necessary cash flow during upcoming years. **Net Worth Advisory Group's comprehensive financial plans can help these clients:**

- Construct a schedule for eliminating consumer debt
- Determine which funds will be necessary for short-term needs and which funds can be placed into a long-term investment strategy
- Ensure distributions required by the IRS take place to avoid harsh penalties
- Design an investment portfolio that generates acceptable returns while minimizing volatility and risk
- Fund college education accounts for their heirs

WE WROTE THE BOOK ON RETIREMENT PLANNING

Net Worth Advisory Group's founder, Ray LeVitre, wrote the book on financial planning for retirement. The principles laid out in 20 Retirement Decisions You Need To Make Right Now provide the essential foundation of successful retirement planning and are at the heart of our planning process for every client.

Learn More >

Buy Now

NAPFA-Registered Financial Advisor

CFP Certified Financial Planner

FPA Financial Planning Association

Fee Only

OUR EXPERTISE HASN'T GONE UNNOTICED

UTAH'S PREMIER WEALTH ADVISORS

4 Years in a Row! ~ Utah Business MAGAZINE

Sign up for our newsletter Sign Up Now

SCHEDULE A FREE CONSULTATION

801.316.8772

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WE'RE HERE TO HELP

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WHY CHOOSE US?

OUR PEOPLE, OUR PLATFORM, OUR PROCESS

Get Started >