

# Dan Kuderer

Independent Financial Advisor

## Services

As an Independent Financial Advisor, I offer unbiased, fee based solutions for my clients. I adhere to strict Fiduciary Standards which means I must act in the best interests of the client and put my client's interests ahead of my own. [FINRA BrokerCheck](#)

The Holistic Services I provide include:

### **FINANCIAL PLAN**

My clients realize that their investments are only one component of their overall financial plan. A Comprehensive Financial Plan involves looking holistically at every part of your financial life and creating a documented road map to keep you on track toward your goals.

### **INVESTMENT MANAGEMENT**

Investments are an important part of your financial plan and constructing the appropriate portfolio for your goals based on your specific risk/return investment objectives is my priority. I can assist you in selecting the correct investments including:

- Stocks, Bonds, Mutual Funds, Exchange Traded Funds (ETFs)
- Real Estate Investment Trust (REITS)
- Annuities, Unit Investment Trust (UIT), Option Contracts

### **INSURANCE NEEDS ANALYSIS**

My aim is to provide a foundation of protection from unexpected events that can adversely affect a family's financial security. I not only evaluate your current insurance strategies, but also identify any potential gaps in coverage that unnecessarily increase your exposure to various insurable risks.

### **RETIREMENT PLANNING**

I know clients are worried about whether they will be able to build and sustain the retirement of their dreams. I can help by analyzing income sources such as pensions, retirement assets and Social Security. I

then work with you to set up an appropriate plan minimizing the impact of taxes, inflation and healthcare costs while taking withdrawals.

## **EDUCATION FUNDING**

The cost of education has been rising dramatically in recent years, leading many college students to graduate with the enormous burden of massive loans. Careful planning can mitigate this alarming trend by starting a plan early and adjusting as needed.

## **SOCIAL SECURITY ELECTION**

Surveys show that 51% of Baby Boomers will have no pension income in retirement and 34% have no retirement savings at all. With so many households dependent on regular payments from Social Security, choosing the best filing strategy with my clients can have a dramatic impact on their monthly cash flow during retirement years.

## **TAX MINIMIZATION STRATEGY**

I provide guidance about strategies that could impact your tax situation. I collaborate with you and your tax advisor to make sure we are all working toward common goals of minimizing your taxes as we recommend various financial products and services.

## **ESTATE PLANNING**

Most of my clients are not just concerned with maintaining a stable level of income throughout their retirement; they also want to leave a legacy. They want to protect the assets they spent a lifetime accumulating. I work to achieve charitable objectives, to minimize both income taxes and estate taxes, to avoid excessive property transfer costs and delays, and to protect wealth, both during a lifetime and for chosen beneficiaries.

## **CHARITABLE GIVING**

I assist clients with strategies to generously support charities they are passionate about while creating a legacy for future generations to potentially benefit from their time, talents and financial security.

## **BUSINESS PLANNING**

Because I understand the complexity and critical need for protecting assets in all circumstances, I work with business owners to develop comprehensive strategic plans such as:

- Financial planning for business owners
- Succession Planning
- Funding Buy/Sell Agreements
- Key Personnel Planning/Key Man Insurance
- Investing excess cash with taxable brokerage accounts

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