



I am a comprehensive independent fiduciary financial planner, independent licensed insurance agent, and a CPA. I am required to be completely objective when making financial, investment, and planning recommendations.

“Comprehensive” allows me to provide options and recommendations on both the investment and insurance sides of the financial services business. I have the flexibility to offer the right combination of investments and insurance products to meet my clients’ lifetime wealth and legacy goals.

“Independent” gives me the freedom to help my clients invest in the very best investments suited to their needs, with no allegiances to any brokerage firm, financial product, fund family, or investment.

“Fiduciary” means I work for my clients and must put their best interests above all else.

Investment fees, advisory fees, commissions, 401k fees, mutual fund fees, sales loads, stock trading fees, etc. can be very confusing for clients. Performance statements and fee disclosures vary by custodian. Our firm charges a financial planning fee as well as advisory fees for investment management.

We typically charge between 1.0% - 1.5% of the investments we manage. The fee varies by the size of the assets and the particular funds in which our clients wish to invest.

Our fee is “all in.” There are no additional “hidden” fees for trading, commissions, sales loads, etc. The Performance Reports (tear sheets) for the various investment options are after fees have been deducted.

In addition to management of the market-based investments, our fee also covers:

- Initial comprehensive foundational plan with current financial information
- Customized analyses for Social Security claiming strategies, current investment performance compared to standards and alternatives, lifetime taxation assessments, pension maximization strategies, and personalized retirement plan analyses
- Stress test all assumptions
- Review and evaluate market risk and tax risk mitigation strategies prior to retirement
- Evaluate lifetime insurance, living benefits for chronic and critical illness, and long-term care needs
- Assess estate planning needs and beneficiary designations on all accounts
- Produce a comprehensive plan for your path forward
- Ongoing and annual reviews to update your plan for financial events and legislative and tax law changes

“Safe money” strategies compared to “managed risk” or “at risk” strategies are primarily offered by insurance companies. Many clients prefer to have a certain percentage of their money (50%, 70%, 90%) in “safe money” strategies prior to retirement to eliminate risks to the safety of their money.

As an independent insurance agent, I am able to provide the very best products to meet my clients’ lifetime wealth needs and goals. Because I am independent, I am not bound to any particular carriers or products.

Our clients make the final decision on which directions they want to plan when it comes to investment and insurance related financial decisions. Both can be part of a plan and we support and provide both options.



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