CAREER TRANSITION FINANCIAL COACHING

The ***Career Transition Financial Coaching*** program, involves a one-on-one relationship with a highly skilled and experienced Szarka Financial Management advisor. This coaching relationship is a collaborative effort providing a high level of detail and involvement with your finances during transition, and its impact upon long-term financial goals.

All-Inclusive Service

Szarka Financial provides coaching in the areas of transition income planning, retirement income planning, integrated investment strategies, estate planning, tax planning, insurance planning, and the optimum use and integration with personal assets of company provided severance benefit and compensation plans.

Transition Income Planning

- Review your company severance and compensation options, and make recommendations to help ensure you are receiving the full value of your benefits.
- Develop a plan identifying which accounts/sources of assets to tap first for cash flow needs.
- Discuss options if you are considering retirement.

Unemployment & COBRA Benefits

- Discuss eligibility for and duration of benefits, and the relevant tax consequences.

Retirement and Lifetime Cash-Flow Planning (If considering retirement vs. re-employment)

- Help to determine the amount of income required to fund your desired retirement lifestyle.
- How to allocate retirement plan assets to match your risk tolerance and retirement goals.
- Help to develop a strategy to optimize the transfer of any retirement plans into your self-directed IRA account, and a Roth IRA conversion feasibility report.

Tax Planning

- Help develop an effective tax-reduction strategy to ensure you are maximizing all possible deductions and are paying the least amount of income taxes.
- Help to determine the timing of exercising existing stock options while taking into consideration market conditions and tax ramifications.

For over twenty-five years, Szarka Financial has helped hundreds of people successfully navigate through the financial challenges resulting from a career transition. To begin the process for yourself, ***at no cost***, call (440) 779-1430 or (800) 859-8095.