

Today's families can only be helped when their goals and needs are understood and addressed



According to the U.S. Census Bureau, today just one out of five households fit the traditional mold of having a mom, a dad and 2.2 kids. Instead, it is much more common to find blended families, domestic partnerships, single or single-parent households, or same-sex marriages. This re-shaping of the American family has produced new realities that require new financial strategies.

Clearstone Wealth Management starts by understanding our clients so that we can address the challenges and desires unique to their lives. We know, for example, that domestic partners have different financial and wealth planning needs than traditional families. We know the same can be true for blended families and single-parent households.

Clearstone's Total Wealth Solutions for today's families

Though every situation is unique, we help today's families:

- Create a holistic goal-based financial plan that includes your family, your children (including those who may not currently be living with you), your career, and your financial goals
- Consolidate all retirement and other investment accounts into a single, unified strategy
- Help identify the financial obstacles that might be faced with blended families
- Consider financial "catch-up" strategies if and where needed
- Perform financial modeling as needed to monitor your financial and investment progress
- Review and advise on current retirement accounts to align them with the larger, goal-based plan
- Plan and discuss the estate planning needs and interests of all family members
- Discuss how benefits are affected due to recent changes in marriage laws
- Create plans for multi-generational homes
- Evaluate and advise on your insurance coverage such as life, disability, umbrella liability
- Review and advise on estate and wealth transfer plans
- Ongoing investment management from a fiduciary and fee-only financial advisor