



Helping You To Achieve Financial Independence



KMR Financial Advisory provide the following services to its clients:

- **Comprehensive financial plan development**
 - We assist clients in developing a financial plan that identifies their financial goals and creates a way to achieve them. On-going monitoring and maintenance of each plan is provided.
- **Investment portfolio development and management**
 - We create & manage portfolios of investments that will grow and provide the resources to achieve your financial goals.
- **Retirement Planning**
 - We assist the client in determining their retirement goals and the actions and decisions necessary to achieve those goals.
- **Household budgeting & cash management**
 - We provide guidance in developing a realistic and actionable budgets for your household that will accomplish the goals built into the comprehensive financial plan, and ensure that you can meet all your cash needs as they occur.
- **Tax Planning**
 - We assist the client in determining the impact of taxes as part of their financial profile and achieving their financial goals.
- **Estate Planning**
 - We assist the client in defining their expectations with their estate and ensure that it is addressed fully in their financial plan.
- **Educational Funding**
 - We help the client with establishing their educational wishes for their children and incorporating that into their financial plan and monitor progress.
- **Risk Management**
 - We provide perspective to the client's risk management needs, such as life, disability and long-term care insurance needs, to help identify gaps and ways to address those gaps.