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Baltimore-Washington

FINANCIAL ADVISORS

APL Federal Credit Union

FOR APL FCU MEMBERS BWFA OFFERS NO COST/OBLIGATION INITIAL CONSULTATIONS AND DISCOUNTED FINANCIAL PLANS

BWFA.COM

Our Capabilities

INVESTMENT MANAGEMENT

- Custom portfolio management
- Asset allocation
- Performance monitoring
- Risk management analysis
- Independent research

FINANCIAL PLANNING

Retirement

- Prepare retirement needs analysis
- Consult on funding and disbursement strategies
- Calculate current and future expenses
- Advise on Social Security benefit strategies
- Advise on tax deferral strategies such as deferred compensation and retirement plans
- Calculate minimum required distributions
- Review and advise on employer retirement plan investment options and allocations

FINANCIAL PLANNING (CONT.)

Estate

- Review estate planning documents and discuss potential strategies
- Prepare summary / flowcharts of estate plan
- Analyze estate strategies
- Coordinate with and provide data to your estate planning attorney
- Facilitate changes to beneficiary designations and retitling of accounts
- Consult on and assist in estate administration

Insurance

- Summarize insurance policies
- Prepare needs analysis for life, disability, and long-term care
- Act as liaison to licensed insurance professionals (life, disability, long-term care and medical)
- Request information from providers
- Coordinate implementation of new policies and/or surrender of existing policies

Employee Stock Plans

- Prepare schedules of employee stock benefits
- Recommend divestiture strategies
- Prepare analyses such as section 83(b) election and net unrealized appreciation (NUA)

Gifting

- Advise on family and charitable gifting strategies
- Analyze funding techniques
- Review and analyze impact on financial and estate plans
- Analyze income tax impact

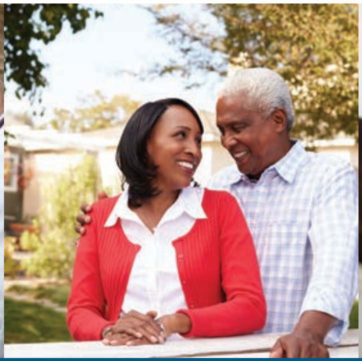
TAX SERVICES

- Tax returns for individuals, families, trusts, and businesses
- Amended tax returns
- Tax Planning services including:
  - Stock option tax analysis
  - Tax-free disposition of real estate
  - Selection of business entity type
  - Responses to tax agency audits or letters
  - Representation at audits
  - Coordination of large charitable donations
  - Multi-year alternative minimum tax planning projects
  - Hypothetical scenario analysis

BUSINESS SERVICES

- Business Valuations
- Exit Planning / Succession Planning
- Sell-Side Mergers & Acquisitions
- Buy-Side Mergers & Acquisitions
- Corporate Financing



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