

## **Landmark Wealth Management Group understands 3M and 3M benefits**

Most of our clients are from 3M or have a 3M connection.  
We've been working with 3M employees and retirees since 1984.  
We've presented hundreds of workshops to 3M employees and retirees.  
We have an extensive and in-depth working knowledge of 3M benefits.

## **Landmark Wealth Management Group provides a roadmap to help you easily navigate four key components of financial plan development and execution:**

### **Wealth Management**

- Allocation of your investments to match your risk temperament and goals.
- Management of your investments, so you're prepared to handle market ups and downs.
- Solutions with guarantees to help protect against market downside.
- Continual research on your investments.
- Access to a wide range of investment options, including those offered by Schwab, Fidelity and Vanguard as well as others.

### **Retirement Planning**

We help show you not only when you can retire but how to make it a reality by offering:

- Holistic and comprehensive planning using statistical modeling to identify, track and illustrate your needs/goals in retirement
- 3M pension analysis - Assistance in maximizing your pension, including analysis of the pros and cons of the 3M lump sum option vs. a traditional monthly payment
- Coordination of HRAs and RMSAs\*\* with Medicare to help cover rising medical costs
- Social Security strategies to help maximize benefits
- 3M VIP/401(k) analysis, including:
  - Rollover and in-service withdrawal options - pros and cons
  - Net Unrealized Appreciation (NUA) of 3M Stock
  - Tax-free (fed and state) Roth IRA conversions of certain retirement funds
  - Assistance with Required Minimum Distributions (RMDs)
  - The 3M Personal Choice Retirement Account (PCRA)
- A personalized retirement income stream analysis to help cover your cash flow in each phase of your retirement
- Assistance with the 3M FIRST Line website

### **Tax Planning**

- Strategies to aid you in minimizing income taxes
- Analysis of the timing and tax consequences of your Employee Stock Purchase Plan (ESPP), Restricted Stock Units (RSUs) and Non-qualified Stock Options
- Estate and charitable giving strategies to assist in minimizing estate and income taxes
- Assistance with inherited IRA planning for your heirs (including inherited IRA trusts) to help avoid lump sum taxation

### **Values-based Estate Planning**

- Coordination of your retirement plan with your estate plan
- Assistance with living and death documents
- Transfer of capital assets with stepped up basis, such as 3M stock



## Landmark Wealth Management Group offers:

- Assistance with identifying your values and goals.
- A team approach to managing your wealth.
- Working relationships with qualified legal and tax professionals.
- Periodic financial reviews.
- "Economic and Investment Update" events with industry specialists throughout the year.
- Periodic email updates on relevant and timely economic issues.
- An outstanding client service experience and long-term relationship.
- Acting as a fiduciary as established by the SEC when providing financial planning services to you.

## Landmark Wealth Management Group (Twin Cities Office)

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\*\*HRA is Health Reimbursement Account and RMSA is Retiree Medical Savings Account