

SIX AREAS OF FINANCIAL PLANNING

000	FINANCIAL POSITION	 Cash-reserve levels Cash-reserve strategies Debt management Cash-flow management Net worth 	Discretionary income Expected large inflow/outflow Lines of credit
	PROTECTION PLANNING	 Disability options Long-term care Umbrella liability Life insurance Medical health Property and casualty Deductibles versus cash reserves 	Policy status Policy loans Beneficiary designations Special needs situations Alternate additional coverage strategies
•	INVESTMENT PLANNING	 Asset allocation Education planning Lump-sum accumulation Options/restricted stock/nonqualified deferred compensation Ongoing investment fees Risk tolerance 	 Tax implications Cost basis Time frames Diversification strategies Dollar-cost averaging Market timing issues
	TAX PLANNING	 Tax reduction Tax deferral Tax avoidance Future taxes due Withholding Tax diversification 	 Qualified investments Nonqualified investments Effects of liquidation Filing status Business ownership Nontraditional ownership
660	RETIREMENT PLANNING	 Minimum distributions Pre-59½ strategies 401(k)s IRAs Medicare/Medigap Social Security Roth conversions 	 Income streams Income streams (transitions) Healthcare Tax transitions Risk-tolerance transition Timing issues
	ESTATE PLANNING	 Estate balancing Capital transfer Asset ownership Trusts Wills Trust funding IRD 	 Succession planning Special needs dependents Minor children Generation skipping Short-term life expectancies Estate liquidity



Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer

(member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Pan American Health Organization/World Health Organization (PAHO/WHO) Federal Credit Union and

Bienestar Financial Advisors are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Bienestar Financial Advisors, and may also be employees of PAHO/WHO Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of PAHO/WHO Federal Credit Union or Bienestar Financial Advisors. Securities and insurance offered through LPL or its affiliates are:



CONTACT US TODAY.





OUR APPROACH

At Bienestar Financial Advisors, we specialize in empowering the financial well-being of the global health community.

Our mission is to provide tailored and transparent financial planning, addressing the unique challenges of individuals and families of those who dedicate their lives to promoting global health and wellness. With a commitment to ethical practices and a global perspective, we aim to be trusted partners, offering expertise and holistic solutions to help clients achieve their diverse financial goals.

Kwame Bissah Financial Advisor

Bienestar Financial Advisors

506 23rd St. NW

Washington, DC 20037

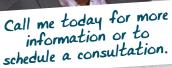
Office: 202-349-5581

Fax: 202-659-4513

Email: kbissah@bienestaradvisors.org

Website: www.bienestaradvisors.org







Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Pan American Health Organization/World Health Organization (PAHO/WHO) Federal Credit Union and Bienestar Financial Advisors are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using Bienestar Financial Advisors, and may also be employees of PAHO/WHO Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of PAHO/WHO Federal Credit Union or Bienestar Financial Advisors. Securities and insurance offered through LPL or its affiliates are: