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# Milestones Financial

**Milestones Financial, founded by Josh Gallogly, CFP®, EA, offers flat-fee and hourly financial planning services for people who want to enjoy retirement on their terms.**

**As a tax-focused financial planner, my system of planning addresses the real-life needs of people just like you.**

## When you work with Milestones Financial, you can expect:

### Straight Talk

My complete focus is on what's best for you, always. I do not accept commissions, referral fees, or compensation of any kind based on my recommendations. I'm a fiduciary.

### Value for Your Money

I'm committed to providing value that exceeds the fee.

### All-inclusive Approach

Together, we can design an all-encompassing strategy that considers every aspect of your finances.

### Timely Access

I'm available for future consultations as needed to address your changing circumstances and ensure your plans remain aligned with your evolving needs.

# My Services

## Worry-free Retirement Planning

Retirement is about money, but it's more about personal fulfillment and enjoyment. I can help you create a plan to make the most of your retirement years.

## Coordinated Investment Advice

I can provide you with objective investment recommendations that are based on your personal needs so that you can make the best investment decisions.

## Risk Management – Are You Over/ Under Insured

There are multiple insurance options for any type of situation, and the task of deciding what to choose can be daunting. I can discuss these issues and help you spend your insurance dollars wisely.

## Skillful Tax Planning

Taxes are at the core of financial planning. I can review potential tax consequences that can impact your financial security throughout the year.

## Proactive Estate Planning

Estate planning goes well beyond making a will or trust. Together, we can evaluate the pertinent estate issues that impact your life and consider choices that you can then implement with your attorney.

## Lifestyle Spending Review

I can help you make sure you have enough set aside for emergencies and special opportunities, and, if needed, how to arrange your money to have cash flow and savings organized automatically.

## Goal Setting

Understanding what's important to you is essential when structuring your finances. Together, we can work through exercises to identify and create plans to achieve your goals and objectives.

## Available When You Need Me

Financial planning is a process and not a one-time event, and I'm committed to providing the support you need. Schedule regular reviews or contact me with questions whenever they arise.

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