WEALTH STRATEGIES

Create a strategy for building and protecting your wealth, now and into the future.

FINANCIAL PLANNING AT EVERY STAGE

1. **Building Wealth** *(preparing for retirement in 10+ years)*
   - How much should you be saving
   - Where should you be investing
   - Funding education and student loans
   - Protection from loss of income
2. **Nearing Retirement** *(the last decade before retirement)*
   - Protecting what you've built
   - Deciding when to retire
   - How much you need to retire
   - Minimizing the impact of taxes
3. **Living in Retirement** *(replacing income in retirement)*
   - Building a retirement income
   - Claiming Social Security benefits
   - Protection from inflation
   - Not running out of money
4. **Legacy** *(golden retirement years)*
   - Leaving the legacy you want
   - Transferring wealth tax efficiently
   - Charitable giving
   - Healthcare costs not covered by Medicare

FOUR IMPORTANT FINANCIAL AREAS AT ALL STAGES

Protection
- Protecting your wealth
- Funding long term goals
- Income replacement
- Protecting your loved ones

Investment Strategies
- Understanding your investments
- Align your investments with your needs
- Adjust for changes in the market
- Updating your portfolio when life changes

Tax Considerations
- Reducing the impact of taxes on your wealth
- Tax deferred vs. tax preferred strategies
- Retirement distribution planning
- Partnering with your tax professional

Estate Planning
- The peace of mind from having a plan
- Knowing who to contact
- The importance of planning
- Partnering with your legal team

FOR BUSINESS OWNERS

Qualified Retirement Plans
- Higher retirement contribution limits
- Attract and retain employees
- Tax deductibility and potential tax credits
- Tax deductible and after-tax Roth options

Key Employees
- Provide benefits to a select group of key employees
- Ability to offer protection for your employees' families
- Available tax deferral strategies
- Protect business equity

Business Succession
- Know what your business is worth
- Funding a buy-sell agreement
- Protecting your family and employees
- Mapping your retirement plan

Post-Exit Planning
- Protecting your wealth
- Building a retirement income
- Family wealth transfer
- Tax-efficient investing

HeritageBankNW.com | Wealth Strategies
503.306.5400 | 888.360.0052

Heritage
WEALTH STRATEGIES

Services Overview WS 11/22