

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

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

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• Protect business equity

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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

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



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