



*Welcome*

CLIENT

2022 Annual Planning Review

# YOUR DEDICATED TEAM

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**Jarrod Musick** CFP®  
**CEO/Client Wealth Strategist**  
jarrod.musick@destinycapital.com  
(720) 715-8260

My role is to support Jennifer, Alison and Tedi with the development of the big picture client strategy for you and your family. I focus my time on your major goals, their accompanying completion dates and the overall financial strategies to get there.



**Jennifer Bishop** MBA CFP® CRPC®  
**Client Wealth Planner**  
jennifer.bishop@destinycapital.com  
(720) 715-8320

I collaborate with you to develop your financial plan and help you bring your vision to life. I review all of the materials for our meetings and do the final analysis of your financial plan. I am your thought partner for all things related to your financial world.



**Tedi Hughes** CFP®  
**Senior Client Wealth Coordinator**  
tedi.hughes@destinycapital.com  
(720) 715-7757

I collaborate with Jarrod, Jennifer, and Alison to compile the materials for our meetings and do the initial analysis of your financial questions and financial plan. I attend all your meetings to ensure we've captured detailed notes and all the follow up items are completed.



**Alison Yoder** CFP®  
**Client Wealth Coordinator**  
alison.yoder@destinycapital.com  
(720) 715-7898

When you call Destiny Capital's main phone number, I will likely be the person who answers. I can help you transfer money to or from your investment account, open an additional account or make a change to your account. I will also communicate with you to gather updated financial information as needed. Reach out to me with any questions you have, and I will get you the right answer or bring it to the rest of the team for analysis.

# DESTINY CAPITAL ROADMAP

Here is your personalized roadmap! In today's meeting, we will cover all of the blue topics, which are essential steps in reaching your financial goals. Rest assured, we will continually evaluate the others and bring those to you when the time is right.



# YOUR MOST IMPORTANT TOPICS TO HAVE ADDRESSED

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01

## Life & Health

Any changes in your life or health?

02

## Investments

Collaborate on your Investment Policy Statement.

03

## Required Minimum Distributions

2022 RMDs are: CLIENT IRA \$65,000    CLIENT IRA \$1,200    CLIENT IRA \$500

04

## Fidelity

Discuss the transition to Fidelity and any remaining steps. We'd love to hear your feedback on the transition.

05

## Client Top of Mind

- Overview of positions in our portfolio
- Hit list: what needs to be done moving forward (prioritize)
- Free cash HOLD target
- Stock position / Options

## STRATEGIC WINS

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- Original gifting to daughters (2020)
- \$8,000,000 moved out of estate (2021)
- \$200,000 Donor Advised Fund (2021)
- \$10,000 gift to Nephew (saved potentially \$4,000 in taxes and penalties) (2021)
- \$300,000 Roth conversion (2021)