

## *Financial Priorities – What’s Important to you?*

- Maintain dignity and independence in retirement
- Minimize lifetime tax liability

## *Celebrate the Victories: What’s worked this year? Over Five Years?*

- 2015 Estimated Net Worth: (See GPM dated 11.2019)
- 2019 Estimated Net Worth: (See GPM dated 11.2019)

## *What I’m Paying Attention to:*

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### *Income/Cash Flow*

- Your current net income is approximately \$16k/mo, with no current debt service.
- Finance Home Build - target completion Fall 2018, \$530k estimate
- Review current debt service :
- Review current savings :
- Possibly consider dynamic withdrawal rates to take the pressure off your portfolio

### *Tax Review*

- Review impact of 2018 tax reform on current retirement savings strategy
- Send in your tax return
- Review roth conversion
- Asset location analysis
- Charitable contributions from IRA
- Maximize tax bracket

### *Investments*

- Confirm matching contribution for new plan
- 12 Month Portfolio Return: \$ and %
- Build a portfolio designed to generate steady income for 25+ years

- Get your portfolio ready by building a less market volatile strategy for the next bear market
- Consolidate accounts to simplify tracking and reduce fees
- Review manager changes
- Review historically reliable portfolio income
- Review top 2 holdings
- Review Intra Year decline as a way to discuss any current events

## ***Risk Management***

- You have a net worth of approximately \$2.9M
- View home equity as quasi-long term care solution
- Create and/or update estate documents
- Review current beneficiary designations

## ***Target Retirement Projections:***

- Retirement Projections:



## ***Our Process with You / Business Updates:***

- What processes are we improving?
- Quarterly value add
- What classes are we taking?
- What classes are we offering?

## ***Looking Ahead: Action Items & Next Steps***

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