

COASTAL WEALTH

How to Build Your Optimal Financial *Freedom* Plan

— PUT OUR TEAM TO WORK FOR YOU

200+ Years of *Experience*



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Six Areas of Financial *Planning*

Financial Position

- Cash reserve levels
- Cash reserve strategies
- Debt management
- Cash flow management
- Net Worth
- Discretionary Income
- Expected inflow/outflow
- Lines of credit

Protection Planning

- Disability
- Long-term care
- Umbrella liability
- Life insurance
- Medical/Health
- Property & Casualty
- Deductibles vs reserves
- Beneficiary designations
- Special needs situations

Investment Planning

- Asset allocation
- Education planning
- Lump-sum accumulation
- Options/NQDC
- Risk tolerance profile
- Risk behavioral coaching
- Cost basis analysis
- Time frames planning
- Diversification strategies
- Dollar-cost averaging
- Market timing issues

Retirement Planning

- Minimum distributions
- Pre-59½ strategies
- 401(k)s
- IRAs
- Medicare/Medigap
- Social Security
- Roth conversions
- Income streams
- Health care
- Tax transitions
- Risk tolerance transition
- Timing issues
- Retirement Income
- Business Succession

Tax Planning*

- Tax reduction
- Tax deferral
- Tax avoidance
- Future taxes due
- Withholding
- Tax diversification
- Qualified investments
- Non-qualified
- Effects of liquidation
- Filing status
- Business ownership
- Asset Protection

Estate Planning*

- Estate balancing
- Capital transfer
- Asset ownership
- Trusts
- Wills
- Trust funding
- IRD
- Succession planning
- Special needs
- Minor children
- Generation skipping
- Short life expectancies
- Estate liquidity

OUR APPROACH

Your unique vision with our *systematic* approach

Steps to the process — Goal is to be 100% complete in 60 days.



PHASE 1 & 2

Initial Consultation (1 hour meeting)

Receive and Sign Fee Agreement

Receive and Pay Invoice

Receive and Complete/Return Fact Finder and Goal Development

PHASE 3

Meeting with Planner to review (30 min)

- a. Goals and Facts (Net Worth and Cash Flow)
- b. Immediate Questions (Preliminary Analysis)

PHASE 4 & 5

Meeting for delivery of the formal financial plan (1 hr)

Meeting for implementation and next steps (1 hr)

Impromptu or scheduled meetings as needed

PHASE 6

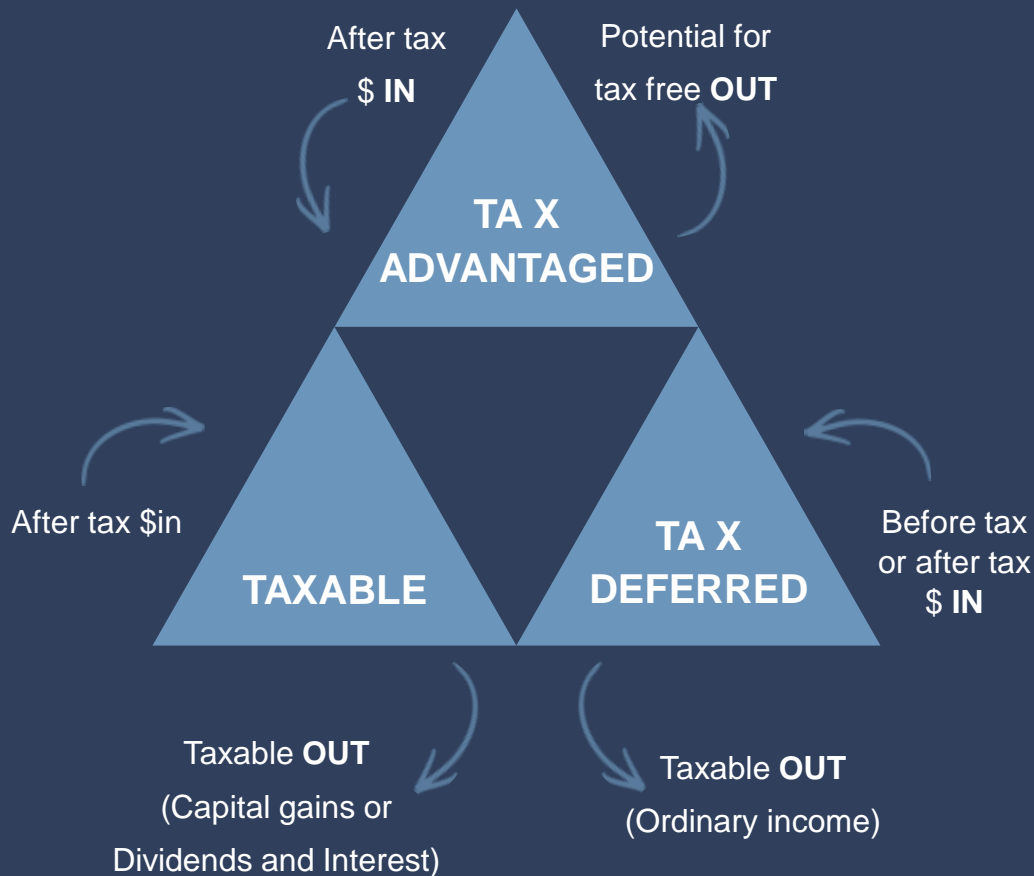
Establish annual review to discuss Year 2+ changes and new goals

Tax Control *Triangle*

Tailoring a strategy that's right for you

Because different types of accounts and investments offer specific tax advantages, you can gain more control over your future taxes by placing money in a variety of assets. Taxation is just one consideration when making investment decisions.

Let's take a look at your current portfolio and tax diversification opportunities for your situation.



Ongoing Planning *Model*

Q1. Financial Planning Topics

Accumulators: Identify savings opportunities and vehicles

Pre-Retirees: Expand the margin of safety & identify catch-up opportunities

Retirees: Identify income needs & resources

GENERAL CONCEPTS

- Tax strategies for the year
- Cash flow
- Net worth
- Goals review

Q2. Investment Planning

Accumulators: Growth

Pre-Retirees: Position assets for future needs

Retirees: Distribution strategy

GENERAL CONCEPTS

- Risk tolerance review tied to goals
- Review overall investment strategy & holdings
- Account review and maintenance

Q4. Year End Tax Planning

Accumulators: Time, tax, diversification

Pre-Retirees: Marry current tax needs with future tax planning

Retirees: RMD planning, gifting, & tax distribution planning

GENERAL CONCEPTS

- Year end tax planning
- Tax loss harvesting
- Future taxes
- Summary of annual accomplishments
- Begin planning for the following year

Q3. Protection Planning

Accumulators: Employee benefits review; ensure protection needs are met

Pre-Retirees: Utilize current cash flow to ensure retirement benefits are adequate

Retirees: Review short- and long-term needs (Health, Chronic Care, Legacy)

GENERAL CONCEPTS

- Full protection review
- Estate Planning
- Beneficiary designation

Financial Planning Services

Retirement Framework



NECESSARY EXPENSES

Review necessary annual expenses compared to total income to determine a cash flow surplus or deficit.

Annual Necessary Expenses

Examples:

- Food
- Housing
- Clothing
- Transportation
- Medical
- Insurance

Estimated Total: _____

Sources of Income to Consider:

- Social Security
- Pensions
- Other

Estimated Total: _____

Annual cash flow surplus or deficit:
Total necessary expenses - Total income = \$ 0

Total Assets Required: _____



DISCRETIONARY EXPENSES

Leverage the "Three Bucket" Strategy to cover discretionary expenses.

Annual Discretionary Expenses

Examples:

- Travel
- Hobbies
- Entertainment

Estimated Total: _____

Hypothetical Allocation

Growth (0-7 Years) \$ 0

Fixed (4-7 Years) \$ 0

Cash (0-3 Years) \$ 0

Total Assets Required: \$ 0



PROTECTION

Identify protection needs and review annually.

Insurance

- Life
- Health Insurance or Medical Insurance
- Liability Insurance
- Long Term Care

LTC Avg Annual Cost: \$ _____

LTC Avg Life (in Years): x _____

Estimated Total: \$ 0

LTC funding options:

Self-funding	%
Government assistance	%
Private assistance	%
LTC Insurance	%
TOTAL Input (100%)	0.00 %

Total Assets Required: _____



ESTATE PLANNING

Consider estate planning basics and opportunities for tax mitigation.

Issue	Yes	No	Date
Will	<input type="checkbox"/>	<input type="checkbox"/>	
POA	<input type="checkbox"/>	<input type="checkbox"/>	
Health POA	<input type="checkbox"/>	<input type="checkbox"/>	
Living Will	<input type="checkbox"/>	<input type="checkbox"/>	

• Beneficiary Reviews • Gifting Strategies

CURRENT → FUTURE

Move dollars over time



Total Assets Remaining: \$ 0

Our Planning *Structure*

Essential

- Review of Financial Position
 - Emergency Fund & Liquidity
 - Basics of Wealth Accumulation
 - Insurance Products
- Summary of Recommendations
- Annual Touch Point

Foundational Planning

- In-Depth Review of 1-5 Key Areas
 - Financial Position
 - Investment Planning
 - Education Planning
 - Protection Planning
 - Retirement Snapshot
- Reports from each area
- Summary of Recommendations
- Access to Investor360
- Financial Professional Access
- Semi-Annual Plan Reviews

Financial Planning

- In-Depth Review of 6+ Key Areas
 - Financial Position
 - Investment Planning
 - Education/Protection Planning
 - Retirement/Business Planning
 - Tax & Estate Planning
- Reports from each area
- Summary of Recommendations
- Access to Investor360
- Access to PFV by Emoney/Right Capital
- Financial Professional Access
- Quarterly Plan Reviews