

## Client Goals & Intentions:

- Transition to retirement in 12-36 months
- Minimize lifetime tax liability
- Maintain dignity and independence in retirement
- Provide legacy/protection to children



## Planning:

### Cash Flow

- Identify needs/wants to ensure sufficient cash flow during initial transition stage
- Analyze long term cash flow projection (**make sure you never run out**)
- Identify the optimal time to claim Social Security benefits

### Legacy Planning

- Identify and analyze potential estate transfer strategies
- Protect assets during estate transfer due to unforeseen circumstances
- Review current charitable insurance products (titling, efficiency, etc.)

### Risk Management

- Identify any potential gaps due to unforeseen events (i.e. premature death, long term care, etc.)

## Taxation:

### Strategy

- Plan out most efficient asset location (tax free, tax deferred, taxable accounts)
- Design timing of income stream based on tax principles

### Mitigation

- Roth conversion
- Reduce capital gain drag of mutual funds

### Preparation & Filing

- Organize all tax documents and file on your behalf

## Investment:

### Alignment

- Build a comprehensive portfolio to provide stability, growth and transition to income
- Assess risk tolerance to properly allocate across all investment accounts

### Customization

- Custom build investments to meet client goals
- Assess risk tolerance

### Process

- Execute DWMS proprietary investment process across all accounts and strategies