

Charting your glidepath to retirement

LATE CAREER • VP/SVP/EVP



Your Core Questions: *Exactly where is my income coming from the moment my paycheck stops? How can I optimally reduce overconcentration in my employer stock?*

“Retirement is on my mind, but where will our living expenses come from once I have retired?”

Devising an understandable and detailed plan of exactly where retirement cash flow will come from on a month-to-month basis is crucial at this time. It takes attention to detail and creativity - something you don't have between focusing on work and family.

Story Capital will develop a tax-effective sources of cash flow plan for the retirement income objectives of your family.

“What do we say to our children who are aware that we are well-off? Wills are not easy to discuss, nor the discipline of financial planning.”

With adult children, there is a marvelous opportunity for financial education within your family – along with execution of multi-generational planning and productive family discussions.

Serving your whole family and providing experienced financial education for your adult children is a professional passion where Story Capital excels.

“Most of my family’s wealth is concentrated in my employer’s stock that I’ve received via equity compensation. I know concentration is a risk, but how do I diversify with confidence?”

Equity compensation is an incredibly valuable segment of a Senior Leader's overall compensation structure. True, too much concentration in one position can be risky.

With Story Capital, you get a team experienced with diversifying out of concentrated wealth positions.

“There is a possibility that my spouse and I will not spend all the wealth we’ve accumulated over the years. How do we make sense of that?”

You and your family might examine the question “How much is enough?” and discuss where excess (or transcendent) wealth should be allocated.

Talk with Story Capital to walk you through this conversation and help you figure out how much you will have left over for inheritance and/or philanthropic aspirations.

GOOD NEWS – THE LIGHT AT THE END OF THE TUNNEL IS NOT AN ONCOMING TRAIN!

 **IF THIS IS YOU, CLICK [HERE](#)**

PLEASE NOTE: All capabilities are provided without the requirement of bringing assets under management or disrupting existing relationship with trusted advisors. In fairness, the result of our work often leads to a client's decision to move forward with a higher-level, refreshed approach and advisory team. Doing so is our client's decision, not our requirement. Where possible, we enjoy working with both spouses and all adult children.

STORY
CAPITAL, LLC

We will help **you** write your Next Chapter.

WITH STORY CAPITAL'S EXPERIENCE, **YOU** GET THE FOLLOWING BENEFICIAL FEATURES:

- Technologically leading edge cash flow-based personal financial modeling.
 - Review any financial scenario you can imagine in interactive, graphic detail.
The construction of the financial model is a beneficial tool for both your family and your advisory team, since Story Capital uses the model to provide proper context as circumstances evolve along your journey.
- A transition from a **reactive** to **proactive** posture about your financial management.
- Refined understanding of portfolio risk and achievable return.
- Education on the fine points of the art and science of equity compensation overall and a tailored employer stock management strategy to suit your family's needs and aspirations.
- A refined cash flow management system to achieve low stress in personal cash flow management.
- A focus on building liquidity to meet the following goals:
 - Maximized career flexibility
 - Suitable emergency funding
 - Capturing opportunities presented by the markets or those which are self-discovered
 - The ability to remain calm in volatile markets and events

Additional valuable benefits include:

- Execution of a “Transcendent Wealth” analysis that quantifies how much, if any, excess wealth, in today's dollars, is presently accumulated beyond what is needed to maintain your desired lifestyle plus emergency/opportunity contingencies.
- Estate and legacy planning to reflect aspirations developed in your Transcendent Wealth analysis.
- Optimization of all elements of company benefit plan elections to support the most tax-effective cash flow opportunities being built into your retirement cash flow plan.
- Initiating multi-generational planning with your adult children to enhance family conversation and grow your children's financial literacy.
- Draft a detailed cash flow summary so you know exactly where your retirement cash flow is coming from when your paycheck stops.

 **IF THIS IS YOU,
CLICK [HERE](#)**

File # 3306595.1

START YOUR STORY @ [STORYCAPITAL.COM](https://storycapital.com) OR CALL 952-657-7200

Securities and Investment Advisory Services Offered through M Holdings Securities, Inc., a Registered Broker/Dealer and Investment Adviser, Member FINRA/SIPC. Story Capital, LLC is an Affiliate firm of NBW Co, a Member Firm of M Financial Group. Story Capital, LLC is independently owned and operated. ©2020 Story Capital, LLC

STORY
CAPITAL, LLC

706 2nd Avenue South Suite 300 | Minneapolis, MN 55402 | P 952-657-7200 | F 952-657-7201 | info@storycapital.com | storycapital.com