

**At Accumulation Wealth Partners, we work with an underserved but important group of people: Accumulators.**

Accumulators are the young professionals, newlyweds and new parents who are often ignored by the traditional financial advisor because they don't meet the investment minimums of most financial firms. Our firm's sole focus is meeting the financial needs of Accumulators. Through our "Structure, Plan, Live" process, we provide wealth management services so Accumulators can live the life they truly desire. Financial freedom is the end product we strive to deliver, and our goal is to turn your weekdays into weekends.

**When we work with you, we will develop a customized plan of action consisting of the following services:**

## 1 Assessment of Goals and Objectives

- Identify Life Goals
- Document Goals
- Analyze Financial Viability of Goals

## 2 Net Worth/Balance Sheet Development

- Financial Accounts—Banks, Investments, Retirement Accounts
- Real Estate Assets
- Loans and Mortgages
- Life Insurance Cash Values
- Personal Property
- Expected Inheritance
- Merging of Balance Sheets for Newlyweds
- Digital Document Storage
- Financial Document Warehousing
- Financial Organization Assistance
- Human Capital—PV of Your Future Income and Pensions

## 3 Retirement Planning

- Setting of Goals and Objectives
- Stock Option Analysis and Diversification Planning
- Asset Management of Retirement Focused Accounts

## 4 Cash Flow and Debt Management

- Assistance in Establishing a Budget
- Emergency Fund/Cash Reserves Analysis and Establishment
- Implementation of Savings Strategies to Attain Established Goals
- Car Purchase/Auto Finance Analysis
- Credit Card Management
- Student Loan Management
- Mortgage Management
- Mortgage Refinance Assistance
- Debt Payoff Strategies
- Home Purchase Analysis
- Second Home Purchase
- Recreation Purchase Assistance (Boat)
- Referrals to Banks
- Analysis and Optimization of Cash Flow for Newlyweds
- Technology to Manage Cash Flow

## 5 Business Owner Planning

- Business Entity Selection
- Business Contingency or Succession Planning
- Buy/Sell Agreements
- Valuation Planning
- Exit Option Analysis

## 6 Employment Benefits Optimization

- Career Planning
- Company Benefits
- 401(k)/403(b)/457 Plan Review
- 401(k)/403(b)/457 Asset Allocation Review
- RSU and Stock Option Guidance and Analysis
- Complex Retirement Plan Consult/Selection
- Executive Planning Issues
- Job Loss or Transition
- Pension Benefit Analysis

## 7 Education Funding

- 529 Setup and Management
- College Funding Analysis
- Student Loan Repayment Strategy

## 8 Insurance Analysis

- Prioritization of Insurance Needs
- Life Insurance Needs Analysis
- Group Coverage Review
- Annuity and Whole Life Policy Rescue and Management
- Property and Casualty Insurance Needs Analysis
- Disability Insurance Needs Analysis
- Asset Protection Strategy
- Long-Term-Care Needs Analysis
- Umbrella Liability Analysis

## 9 Trust and Estate Planning

- Education on Trusts and Other Estate Documents
- Beneficiary Review
- Decision on Revocable Living/Family Trusts and Life Insurance Coordination
- Legal Concierge Services and Attorney Referrals
- Inheritance Planning and Facilitation

## 10 Tax Strategy

- Accounting Concierge Services/Referrals to Tax Professionals
- Coordination with Tax Advisor
- Cost Basis Calculation and Reporting
- Debt Restructuring Strategies
- Estimated Payment Calculation and Processing
- Formal Review of Tax Returns
- Guidance on Estate Tax Strategy
- Mix of Roth IRA, IRA and 401(k) Contribution Strategies
- Pre-/Post-Tax Savings Analysis for Retirement Plan Contributions
- Roth Conversion Analysis
- RSU and Stock Option Guidance and Analysis
- Tax Efficiency Planning
- Tax Loss Harvesting
- Tax Minimization Strategy
- Tax Projections
- Asset Location
- Tax Withholding Analysis
- Dynamic Tax-Efficient Distribution Strategy
- Withholding Tax Planning

## 11 Investment Management—Time and Diversification Smooth Risk: You Provide the Time; We Provide the Diversification

- Goal Alignment with Investment Plan
- Formal Investment Statement
- In-Depth Risk Tolerance Analysis and Investment Time Frame Analysis
- Total Wealth Asset Allocation—Incorporating Human Capital and Outside Accounts
- Access to Institutional Managers—DFA, AQR
- Portfolio Rebalancing
- Tax Loss Harvesting
- Dynamic Withdrawal Strategies (When Needed)