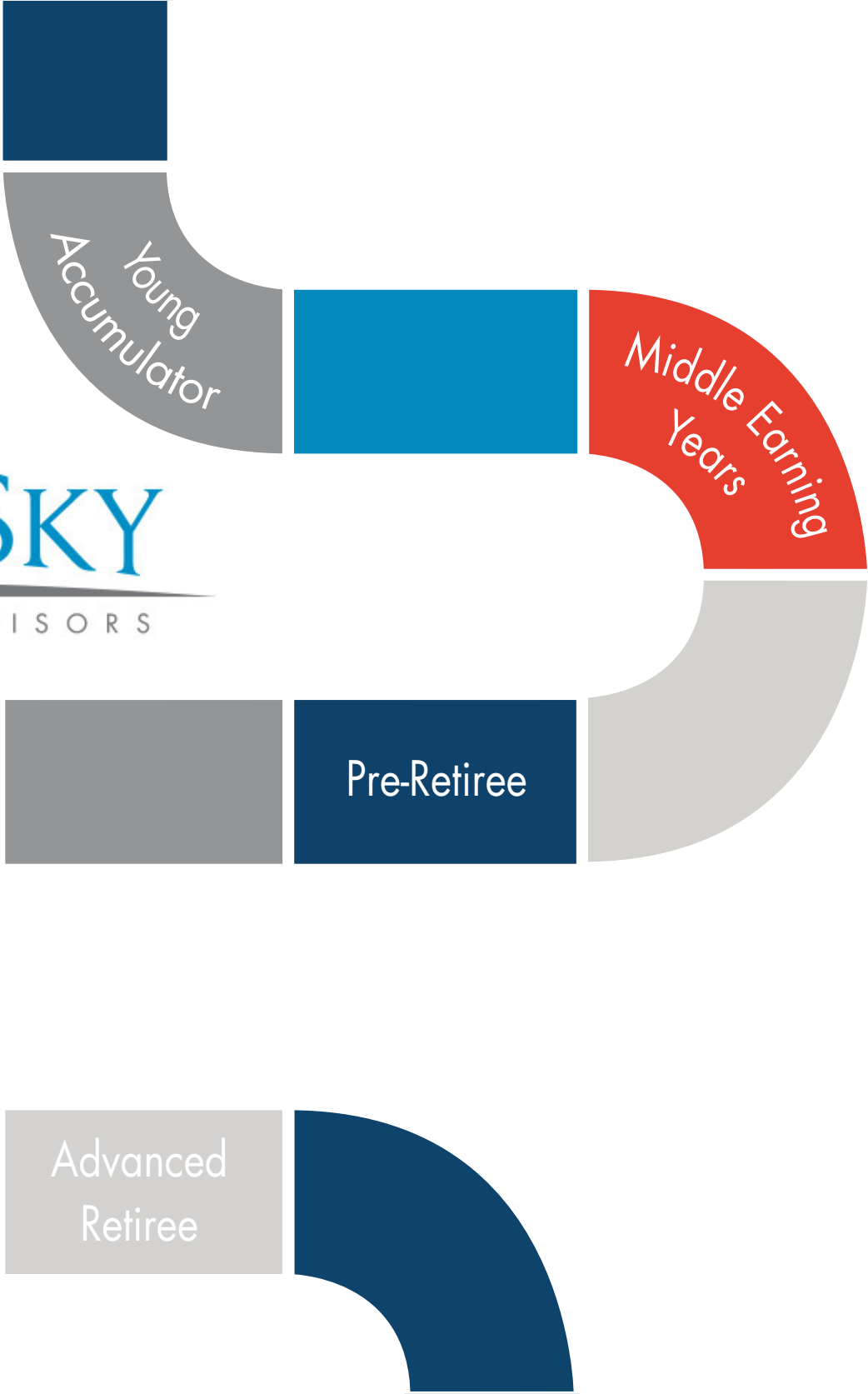


# PLANNING FOR ALL OF LIFE'S STAGES



**BLUESKY**

WEALTH ADVISORS

# Young Accumulator

## How Do You Know This Is You?

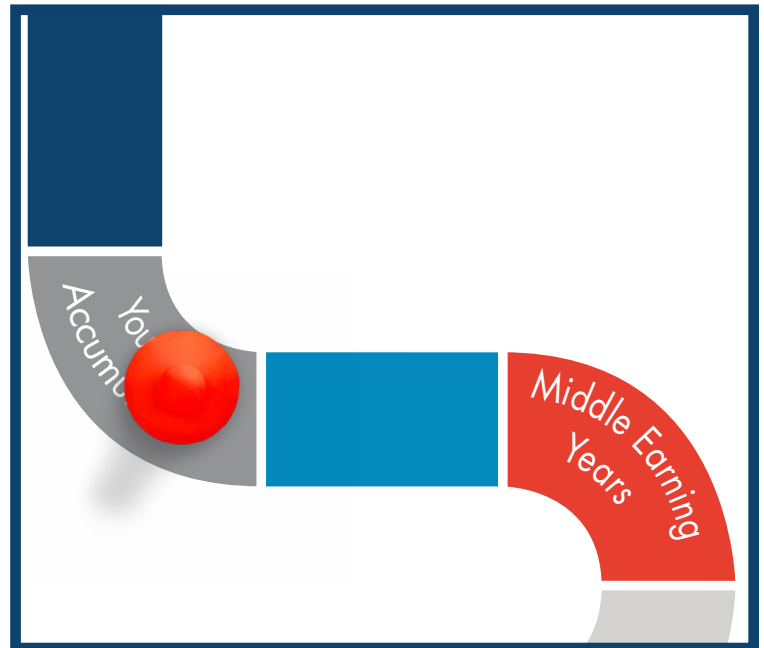
- You are advancing in your career and starting to increase your income.
- You are trying to save for a house or other big ticket item.
- You are accumulating company stock.
- You are developing free cash flow and need to develop a savings strategy.



Typical Age: 20 - 40 yrs

## What Do You Need to Know?

- How investing early will impact your life.
- How to protect your most valuable assets.
- How to plan financial success and incorporate your spouse or partner.
- How to identify and quantify your life goals.
- How to direct excess cash flow.
- How to setup an account structure that meets your needs.



## What Do You Need to Do?

- Nurture your human capital, your time, and your ability to make the best use of your earnings.
- Understand the basics of income tax, risk management/insurance, and estate planning.
- Begin to identify your short, intermediate, and long-term financial goals.
- Establish good habits for responsible spending while maximizing savings, and learning the benefits of sound investing.

# Middle Earning Years

## How Do You Know This Is You?

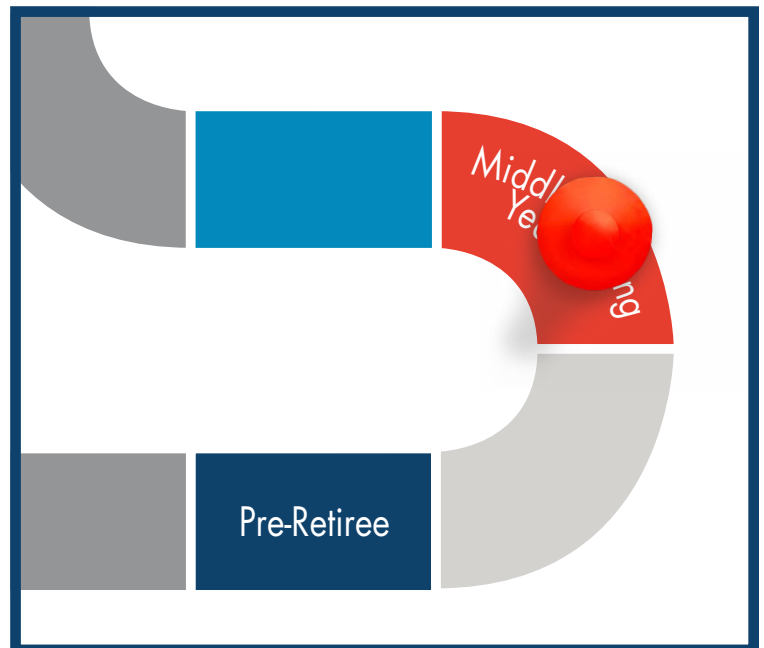
- You have become more established in your career.
- You have recently started or are thinking of starting a family.
- You are too busy to think strategically about your finances.
- You are accumulating wealth and lack the ability to manage it effectively.
- More and more of your income is going toward taxes.

## What Do You Need to Know?

- How to maximize your tax savings.
- Optimize tax-advantaged earnings to provide financial independence.
- How to diversify your assets to manage risk within your portfolio.
- How to take advantage of these high-earning years to maximize savings.



Typical Age: 40 - 55 yrs



## What Do You Need to Do?

- Learn about potential opportunities to expand beyond traditional savings and earning strategies that could potentially create positive cash flow.
- Develop a financial strategy to maximize income and minimize your tax burden.
- Establish and maintain an investment plan that keeps you on track towards long-term goals.
- Understand the unforeseen risks that may jeopardize your financial life and how you can avoid them.



# Retiree

## How Do You Know This Is You?

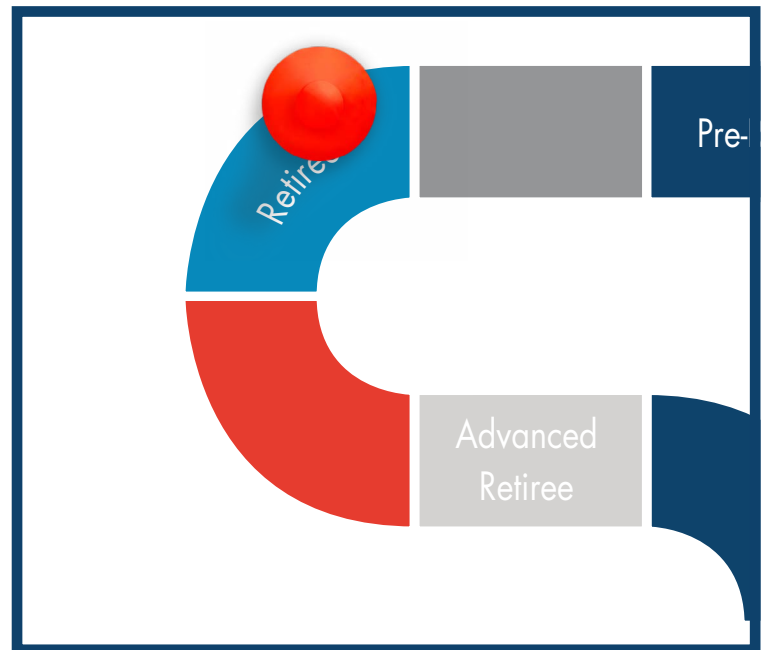
- You no longer need to work, or are working for fun.
- You want to accomplish your long-term financial goals.
- You have transitioned from the accumulation phase to the preservation phase.
- You are withdrawing from retirement accounts.
- You are receiving Medicare and Social Security benefits.



Typical Age: 65 - 75 yrs

## What Do You Need to Know?

- How to turn your investments into income.
- Your Social Security income.
- Health insurance/Medicare options.
- Tax-efficient way of withdrawing from your portfolio.
- Sustainable strategy for your annual portfolio withdrawals.



## What Do You Need to Do?

- Establish new routines around how you spend time and money to create a comfortable life-style so you can enjoy your family, friends, and financial freedom.
- Adjust your risk-management plan and revisit your estate plan more frequently to ensure you will fulfill your desired legacy.
- Take advantage of your lower-income years and develop a strategic tax plan to optimize your savings in retirement.

# Advanced Retiree

## How Do You Know This Is You?

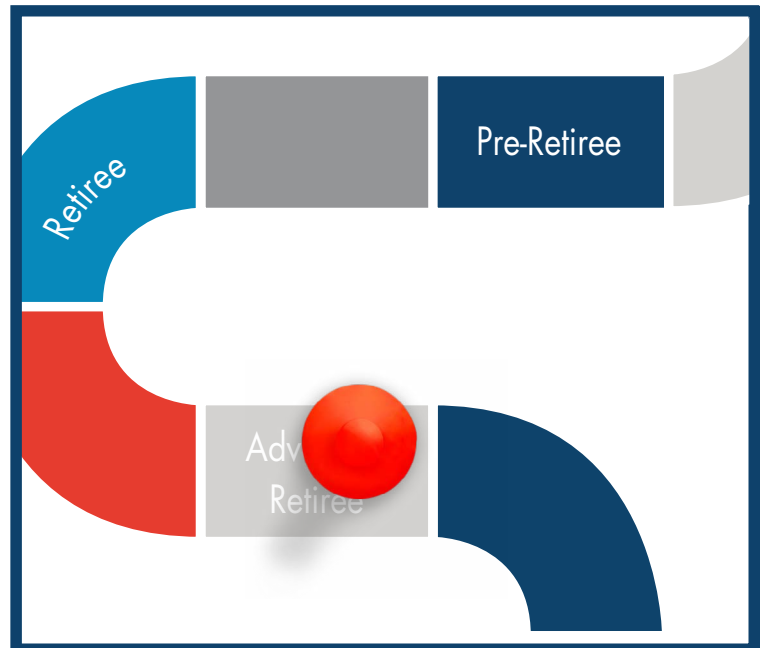
- You have accomplished most of your retirement goals.
- You want to be ready for any upcoming health concerns.
- You are concerned how your assets will pass on to your heirs.
- You are taking required minimum distributions (RMDs).

## What Do You Need to Know?

- Financial impacts of your health and living arrangements.
- How to leave a meaningful legacy to family members.
- How to gift to charity and/or create an endowment.
- How to ensure your end-of-life wishes are effectively upheld.



Typical Age: 75+ yrs



## What Do You Need to Do?

- Create an “age in place” or housing transition plan that will help you to continue to enjoy your family, friends, and freedom.
- Review your estate plan to ensure the documents follow your wishes and the appropriate persons are designated.
- Adjust your portfolio to reflect the reality of your assets that you wish to pass on to heirs; either maximize or reduce withdrawal strategy.

# Individual Circumstances

## Stage of Life Planning

Income Source / Occupation

Equity Compensation

Children (Home or in College)

Household Income

Total Net Worth

## Additional Factors

Business Planning

Real Estate Planning

Cross Border Planning

Advanced Charitable

Advanced Complexity

## Portfolio Complexity Factors

Workplace Retirement Accounts

Main Custodian Accounts

Low Basis / Concentrated Stock

Portfolio Withdrawal Frequency

Portfolio Addition Frequency

Liquid Investable Assets

## Advisory Team Structure

Advisory Team Lead



# Service Levels

Choose the level of service that is right for you.

## PREMIUM

The Premium Level is similar to having your own “Personal CFO.” This level is best for those who place a premium on their time and want to delegate as much of the day-to-day activities of their financial life to their trusted advisory team.

## STANDARD

The Standard Level is best for those who need guidance in all areas of their financial life and need assistance implementing most of their financial planning. This service level is the most popular choice for Bluesky clients.

## ESSENTIAL

The Essential Level is for those who feel comfortable implementing certain aspects of their planning but need on going validation and guidance to keep them on the right path.



\* Fees do not reflect services considered to be add-ons. These add-ons require additional planning and complexity. Fees range from \$1,750-\$5,000 per quarter.