

Strategies

Designing, Building and Protecting a plan requires an integrated approach across many life and financial areas. Key moments across each phase can impact a client's long-term success — several of which present opportunities for professionals to work together. This approach can enhance the client experience while potentially delivering better outcomes.

★ Collaboration Moments

ACCUMULATION

Build a smart foundation for the future

Level of effort:

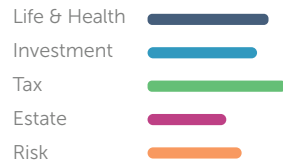


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TRANSITION

Preserve your wealth while paying taxes

Level of effort:

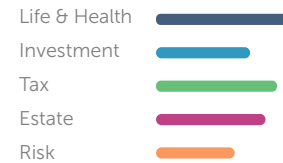


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DISTRIBUTION

Fund and maintain lifestyle

Level of effort:



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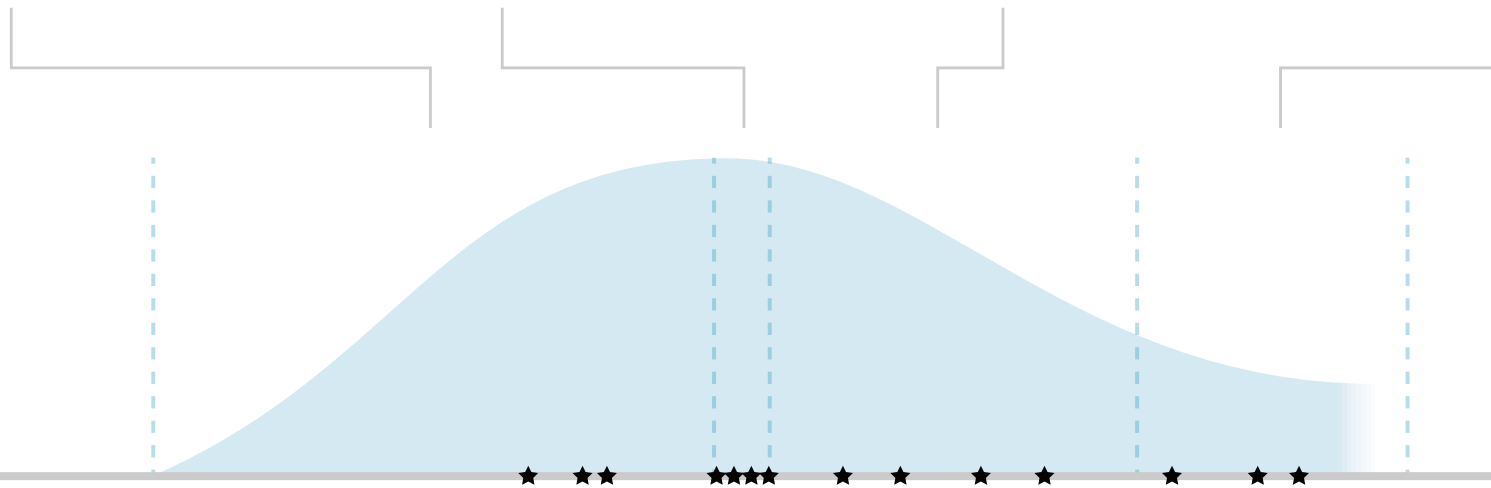
LEGACY

Plan for your heirs and charitable causes

Level of effort:

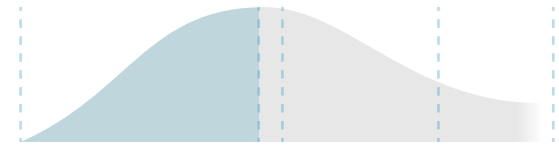


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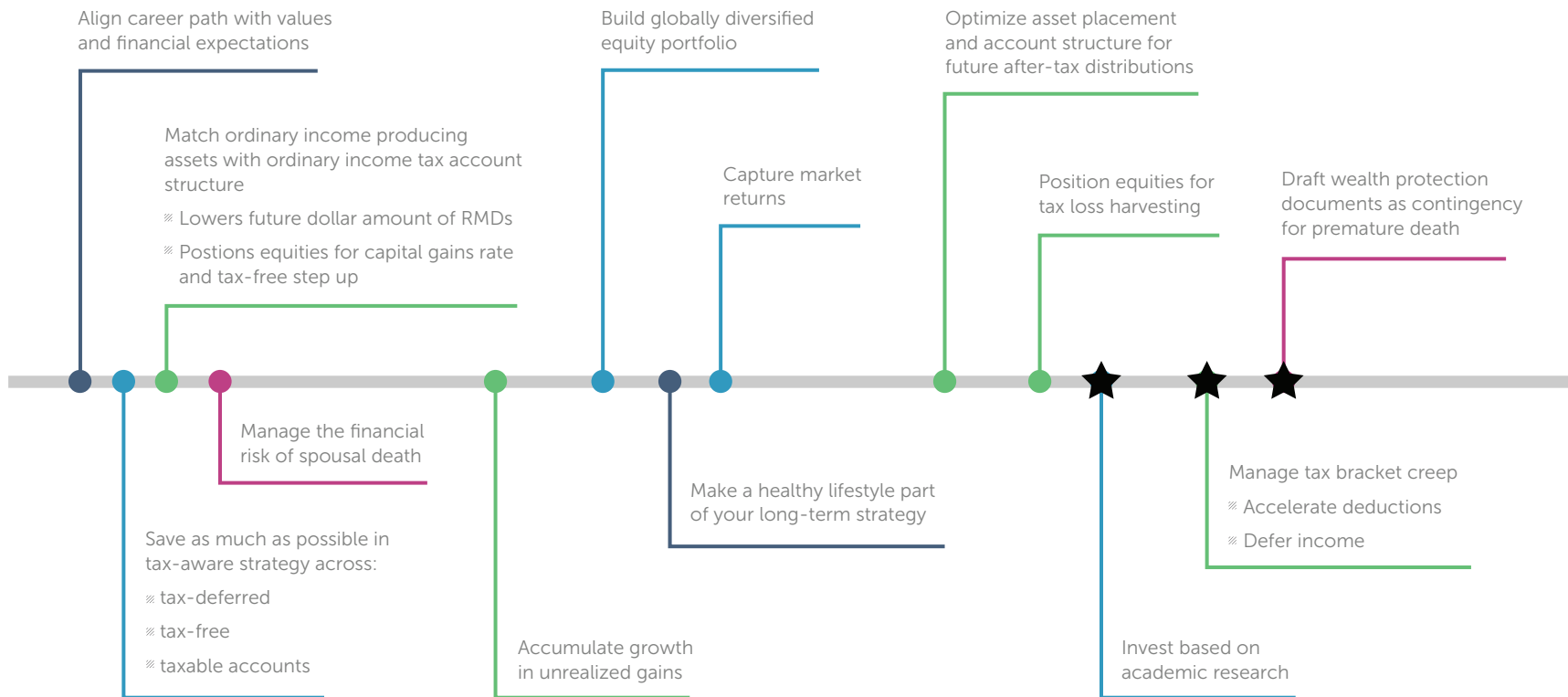


ACCUMULATION

Saving and investing opportunities should start early to fund future objectives such as education. Once a career begins, a coordinated approach to saving, investing, risk-management, and tax optimization can set the foundation for a smooth transition into retirement.



★ Collaboration Moments

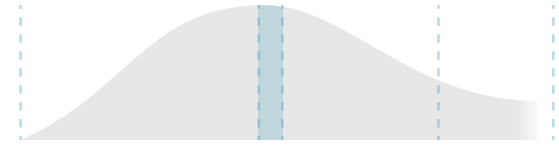


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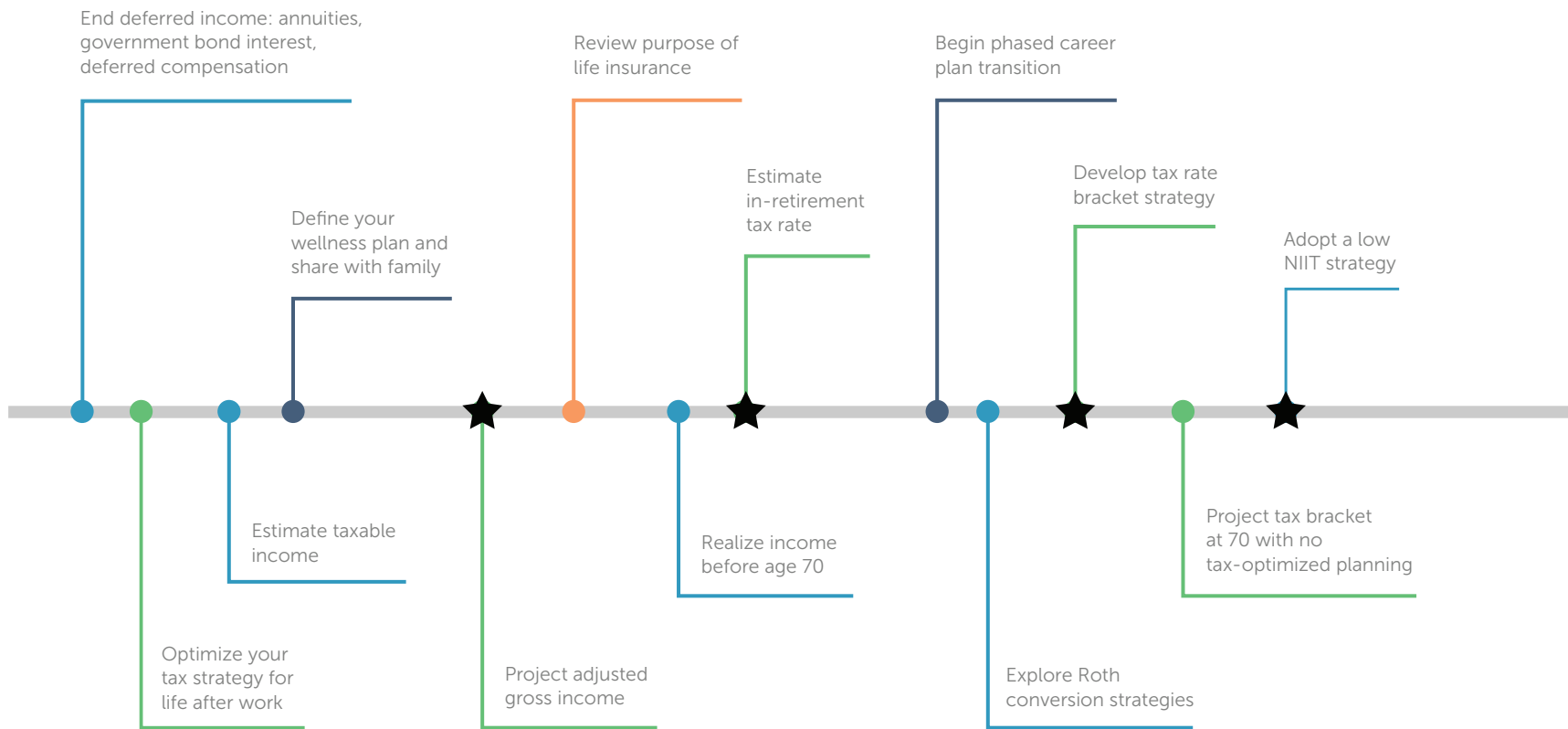
- Life & Health
- Investment
- Tax
- Estate
- Risk

TRANSITION

Transitioning from the accumulation phase to generating a sustainable income is critical to long-term client success. The objectives of this phase are to design a strategy that minimizes tax liability over the long term – not just the current years.



★ Collaboration Moments

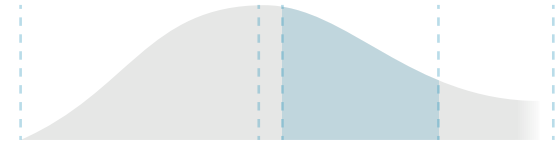


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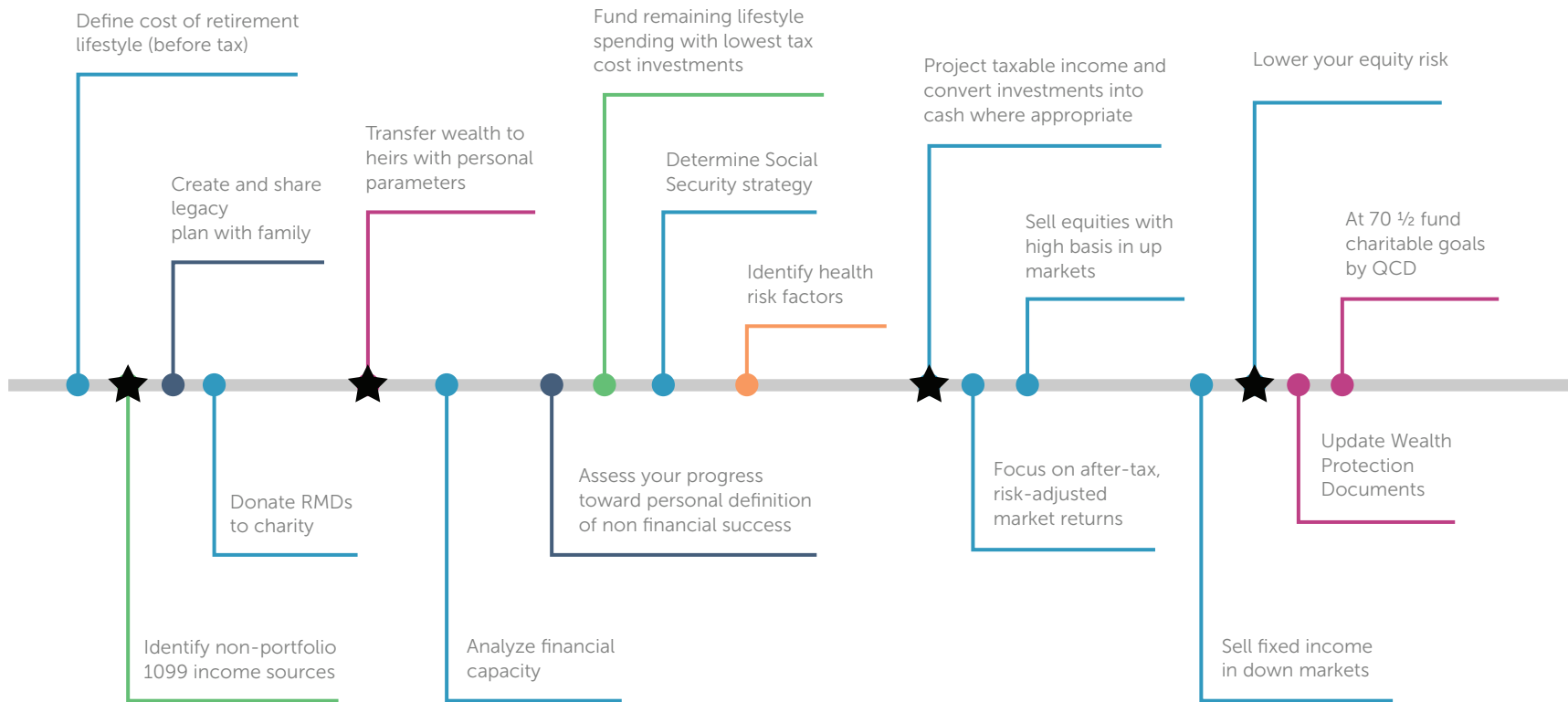
- Life & Health
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DISTRIBUTION

Optimizing income from all sources — including investments — in a tax efficient way can increase the longevity of the plan. Smart rebalancing and distributions can increase philanthropic impact while preparing for legacy objectives.



★ Collaboration Moments

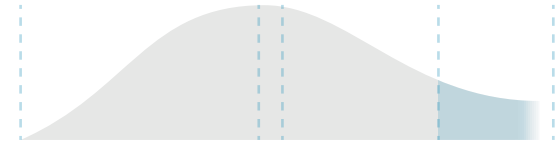


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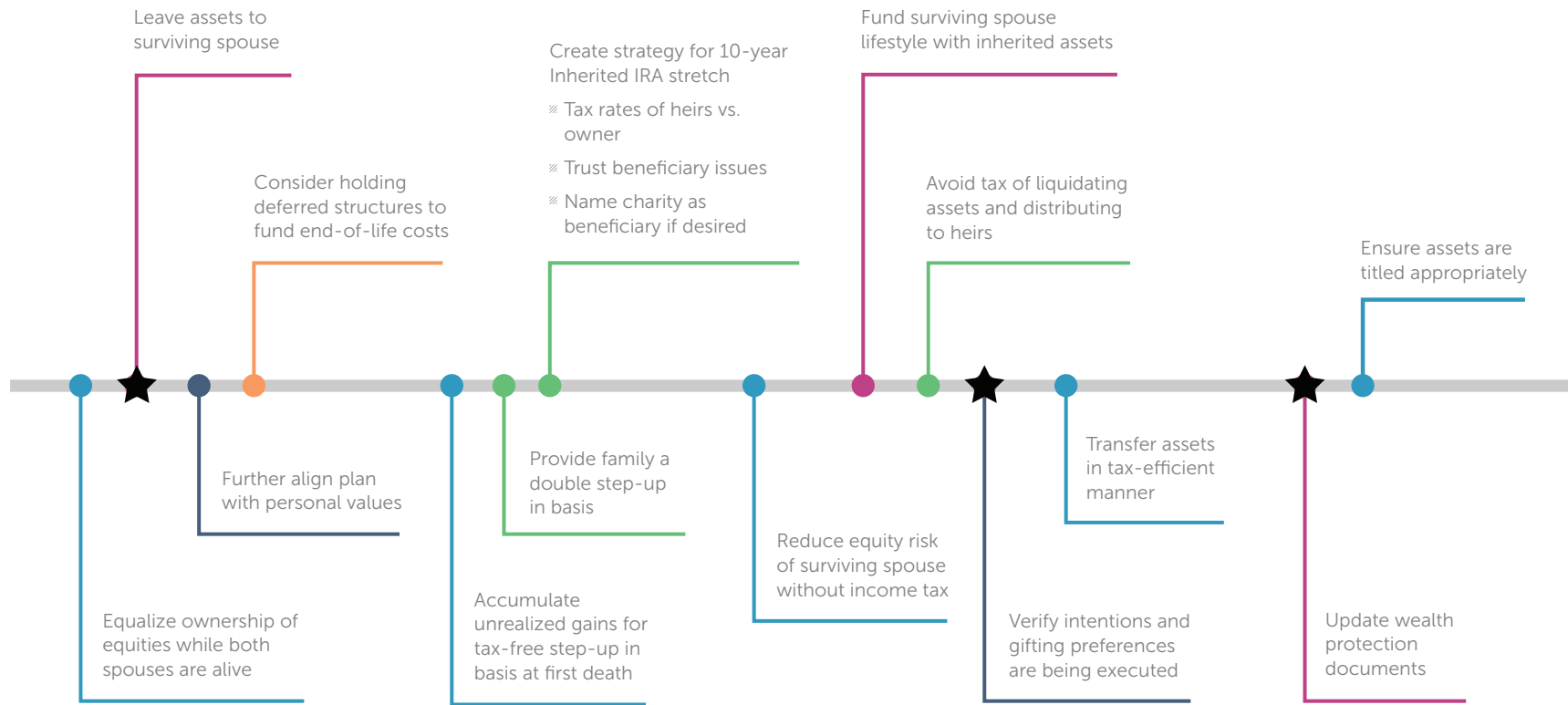
● Life & Health ● Investment ● Tax ● Estate ● Risk

LEGACY

As assets are transferred between spouses and ultimately heirs, the team can coordinate income requirements, tax considerations, and other intentions. This phase's goal is to positively impact the client's wealth on the lives of others — either heirs or charity.



★ Collaboration Moments



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- Life & Health
- Investment
- Tax
- Estate
- Risk