

Plan effectively. Invest efficiently.

SFM Strategies That Improve Your Financial Outcome

- Investing efficiently for your risk tolerance, not just your age
- Asset location, to minimize investment taxes
- Tax-free real estate exchanges (1031 & 721)
- Roth conversion strategies to minimize taxes over your lifetime
- Tax-efficient estate and beneficiary planning
- Charitable giving strategies to maximize tax benefits and giving impact
- Continuous tax-loss harvesting (and long-term gain harvesting in the zero percent capital tax gains bracket)
- Social Security claiming strategies related to your income and assets
- Diversify single stock/concentration risk with tax-free 351 exchanges

Before Retirement:

- Directing contributions efficiently to investment/retirement accounts
- Tax diversification (pre-tax, tax-free, and non-tax-sheltered)
- Helping you choose your optimal age to retire
- Projecting cash incomes and outflows in retirement

In Retirement:

- Tax efficient distribution plans from investment accounts
- Model/project tax savings and cash-flow changes of relocating to a different state
- Develop a dynamic and sustainable spending strategy to ensure you never run out of money in retirement
- Retire from land-lording through tax-free real estate exchanges (1031 & 721) into truly passive rental income

Things **YOU** can control:

- ▶ Save and invest more now and/or in the future
- ▶ Be willing to accept more investment volatility to earn higher returns
- ▶ Adjust future spending and goals to fit your income and asset level
- ▶ Be flexible with your retirement age/date

Uncontrollable factors:

- ▶ Changes in Social Security benefits
- ▶ The rate of inflation
- ▶ Stock & bond market returns
- ▶ Income tax rates
- ▶ The cost of health care
- ▶ The political party in power
- ▶ Winning the lottery or receiving an inheritance
- ▶ The age at which you die