



Hello from Anthony Aulffo

Hello, my name is Anthony Aulffo and I'm the proud owner of the Cardinal Wealth Group. My firm is dedicated exclusively to helping people 50 and over unlock their retirement's potential so they can live their best life after work.

You'll find out very quickly after reviewing the information in this packet that I'm different from the typical "salesman disguised as an advisor" you find at bigger firms. We don't try to win your assets, pigeonhole you into a one-size-fits-all retirement plan and quickly move on to the next person.

We invite you to come on an educational journey with us to give you the clarity that you need when it comes to financial planning.

Our clients tell us how much they appreciate the one-on-one interaction and respect for their time. They never feel like "one of many" in a big financial firm with rigid policies and processes that pigeonhole them. They receive a more meaningful experience that puts their mind at ease.

Here's the truth: money and taxes don't care how big or small your advisors' firm is. What counts is that your specific needs are carefully considered so the solutions are in your best interest and give you the best result possible. Big financial firms don't have that kind of time or desire to devote to each client.

In this package, you will find helpful information that'll help you unlock your retirement's potential. Our firm delivers value that is worth multiples of what our clients pay. But I also understand that selecting a financial advisor is a big decision. For many, it is a lifetime relationship. That is why we carefully select who we work with. And I expect you will do the same. I look forward to the possibility of partnering with you in your Cardinal Success Journey™.

*Sincerely,
Anthony Aulffo*

The Cardinal Wealth Group will give you the right tools and services to help navigate the sometimes-confusing retirement landscape. We're committed to serving as your financial coaches with the most up-to-date tools and resources.

The Cardinal Success Journey™

How You'll Get Clarity and Peace of Mind



At Cardinal Wealth Group, we deeply believe that the true value of retirement planning is in the process of planning, rather than the plan itself.

Our Cardinal Success Journey™ is your guide to understand where you are and get you to where you wish to be.

STEP 1 **LISTENING SESSION**

During this initial phone call, we can get to know each other and discuss your financial life to determine if CWG is the right financial partner for you.

STEP 2 **DISCOVERY MEETING**

Together, we will take a deeper dive into your situation to navigate how we can help you prepare for retirement. We'll see where you are now, and discuss your goals and aspirations.

STEP 3 **FINALIZE A PLAN**

Each journey into retirement is unique, which is why we make sure your financial roadmap is right for you. Throughout a series of meetings, we will construct and finalize your plan.

STEP 4 **PUT YOUR PLAN INTO ACTION**

Now it's time to take action. We prioritize the most important tasks while scheduling others for the future.

STEP 5 **RELAX**

Be confident. Live your life. We continuously monitor progress and identify any adjustments needed to your plan or investments as opportunities and challenges arise so you can live each day without stressing about money.



At the end of the day, we just want to be able to take care of our families and provide the best future for them.

Everyone's journey is different, but everyone's journey can be filled with success.

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Success STORIES



*Guiding
Clients
Along
Their
Success
Journeys*



CARDINAL
Wealth Group
A Clear Direction For Your Retirement



About **ANTHONY AULFFO**

You might wonder, how did my journey bring me to where I am today? The explanation takes us back to South Jersey where I grew up. I'm the first of three kids, born to two loving parents and I possess most of the traditional first-child syndromes (see the TV show Everybody Loves Raymond).

*Anthony Aulffo, CFP®
Financial Advisor and Founder*



My father worked as a small business contractor and provided for an upper middle class (whatever that is) lifestyle. My mom stayed home and raised us and smothered us with love (think of the modern-day “helicopter” mom). I had my first exposure to finances and what can go wrong with them at the age of 12 when my parents’ money that was set aside for my college savings was lost by an unscrupulous advisor. He completely wiped out my college funds, which were invested in a private real estate transaction (think of the adage...if it sounds too good, it’s probably too good to be true). My hope is that we rid the profession of these advisors. Even though they are a small percentage, they make a bad name for the many of us who care and want to do a good job for our clients.

While in high school, I enjoyed math because that was really was the only thing at which I excelled. I didn’t find out until college why I struggled at time with other

subjects. I learned that I was dyslexic. I majored in finance while attending Monmouth University. Since I liked math and enjoyed being around people, I saw financial planning as a career I was eager to jump in and learn all about. I took on multiple internships that really didn’t pay any money, and I worked multiple jobs caddying and serving in a restaurant to pay my way through college and enable me to accept those internships.

I put a premium on obtaining some experience to get myself started. One internship was with a Wall Street firm which was among the biggest investment advisory companies in New York. Yes, they were corporate and greedy, and I knew pretty quickly that it wasn’t a place at which I really wanted to work.

From there, I started my career at Vanguard which I viewed as almost an anti-Wall Street type of place. While there, I obtained the credentials to become a Certified Financial Planner™. I realized though that Vanguard doesn’t handle personalized financial planning, and this became very evident when I was there during the 2008 market crash and I saw what happened to people nearing retirement who did not have a plan in place or their money positioned to protect against a major downturn in the

My company, Cardinal Wealth Group, is fully ingrained and knowledgeable about what retirees are going through and empathetic to the challenges in retirement, as it can be very confusing.

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market. While I liked working at Vanguard, they were mostly just focused on investment products and how those tools could play a role in people's investment portfolios. There was no real planning for clients, so I left to join a boutique planning firm that specializes in financial planning.

I spent six years there working with clients on their financial planning needs. During that period, I saw how my skills and interests were firmly entrenched with those nearing or in retirement. I decided that I could serve them better if I had my own business so I could create a custom platform built around being hyper-focused and solving the issues and goals of people nearing or in retirement. I determined I needed to dedicate all my systems, technology, investment platform, and continuing education to these folks. I needed full autonomy.

Our goal is to bring clarity and help resolve issues that retirees are facing today.

My company, Cardinal Wealth Group, is fully ingrained and knowledgeable about what

retirees are going through and empathetic to the challenges in retirement, as it can be very confusing. There's not a one-size-fits all approach to it since everyone has different levels of assets, social security amounts, pensions (if they exist...or the new pension systems these days known as part-time work), tax and health situations, life expectancies, risk tolerance, time horizons, budgets, goals and concerns.

Our goal is to bring clarity and help resolve issues that retirees are facing today. What is unique about me and Cardinal Wealth Group, and what everyone can expect when they become a client is that we have the ability to communicate complex information in way that our clients can not only understand, but truly internalize so they make better decisions. They can feel confident that they're making the right decision which will lead to securing their future. I am often asked if I ever wanted to be a teacher or a professor because my approach is very similar to that of an instructor. I take the time to cater to each client's needs and level of understanding. We are literally creating clients' financial plans or concepts on a whiteboard, so we can share complex information in an easy to understand way. At one point, I actually did want to be a professor since I always enjoy taking the time to teach or help others. That is exactly the type of treatment all my clients can expect to receive.

Jeff And Mary Have an Optimal Financial Plan That Reduces Taxes So **Work Becomes Optional For Them**

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PRIMARY GOAL:

Create a financial plan that gives them the freedom to choose to work and when to retire.

Jeff (age 54) and Mary (age 51) don't have a set retirement date.

Not because they can't retire, but because they're not sure when (or if) they want to stop working.

They want to make sure they maximize and do the best with what they have between now and the future.

Jeff is an adjunct professor and works as an engineer and Mary is a respected physician.

They both enjoy their careers — their work adds value and meaning to their lives.

They've worked for decades to excel in their fields and they aren't ready to leave their passions simply because they're nearing traditional retirement age.

Jeff and Mary's Success Journey
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THE CHALLENGE:

They are uncertain if their current plan is right for them.

The challenge wasn't overcoming financial mistakes or limitations because they have been doing all the right things, including:

- » *Generating six-figure incomes*
- » *Maxing out retirement vehicles and other investments*
- » *Growing sizeable equity in their primary home*
- » *Protecting themselves with the right types of insurance*

The problem was that Jeff and Mary kept wondering if they were missing something and if their current plan was right for them, because they don't know what they don't know.

As they approached the next stage of life, they wanted an expert to help them make strategic decisions with their money. They also wanted help navigating taxes in retirement.

While Jeff and Mary aren't in a hurry to retire, they wanted to know they had the option to do so.

Jeff and Mary's Success Journey

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THE APPROACH:

Establish their decision-making process with a big picture perspective of their money and investments.

Jeff and Mary weren't sure where to begin, which is why they pursued professional help from a financial planner.

Plus, they're busy.

They don't want to get bogged down trying to figure everything out on their own when it comes to their finances.

When Jeff and Mary hired Cardinal Wealth Group, they were concerned about more than just their investments. They wanted help with the entire financial picture, especially taxes.

They wanted a comprehensive plan that:

- » *Helped them improve investment returns without the risks and extra costs.*
- » *Better aligned with their goals and dreams.*
- » *Reduced tax liabilities through charitable giving, Roth conversions, social security timing, an optimized savings method, and others.*

They also adopted an easy-to-use personal finance website, helping them organize their financial life and gain clarity.

Jeff and Mary's Success Journey

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THE RESULTS:

**More mental and emotional energy
to dedicate to the things they love.**

Jeff and Mary now enjoy the peace of mind that comes from a clear financial plan.

They have more energy and mental space to dedicate to what they enjoy – knowing they have the choice to retire when the time is right.

Cardinal Wealth Group continues to chart their progress using a 1-page financial plan to make sure we stay on track with clear action items to focus on and prioritize correctly.



Not only do Jeff and Mary remain confident in their financial situation, but they are saving time and energy not having to do everything themselves. Schedule your Free Retirement Assessment to review your taxes, investments, and current financial strategies by calling 609.362.5512 or visiting www.cardinalwg.com

Frank and Lauren Are Enjoying Life On Their Terms Knowing They Have A Predictable Stream Of Income They Cannot Outlive

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PRIMARY GOAL:

**Reduce taxes, improve investments,
and create a reliable income stream
in retirement.**

Frank (age 60) and Lauren (age 59) recently retired from rewarding careers and had lots of plans for the future.

They wanted to ensure that their retirement plan not only enabled the lifestyle they envision in retirement but that they had a plan to make sure they never ran out of money.

Their priorities were to reduce taxes, improve investments, and create a reliable income stream in retirement.

Frank and Lauren's Success Journey

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THE CHALLENGE:

How to choose an investment strategy that would allow them to access the funds they need when they need it.

Frank had devoted 35 years to his company before deciding it was time to move into the next phase of his life.

With their children grown, the couple were looking forward to traveling, golfing, and giving back to their community.

Frank's retirement package included a 401(k), and a pension, and he was hoping to put these assets to work so he and Lauren could enjoy a comfortable future filled with all the things they dreamed of doing.

The problem was he wasn't sure about how he could access these funds. He needed advice as to what investment options were available that would allow him to do so.

Frank's ultimate goal was to make sure that their money would outlive them while facilitating the comfortable lifestyle they envisioned.

Frank and Lauren's Success Journey

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THE APPROACH:

Eliminate unwelcome surprises that would reduce their retirement income and tax savings opportunities.

Keeping the retirement planning process easy, enjoyable, and stress-free was important for Frank and Lauren.

To avoid unwelcome surprises, the first step was to identify any potential risks that could derail Frank and Lauren's retirement income stream security.

Frank and Lauren's retirement planning process involved:

- » *Compiling all the information Frank needed from his company's benefits administrator.*
- » *Summarizing all the available pension options and trade offs along with any corresponding tax and survivorship ramifications.*
- » *Social Security timing strategies, and Social Security spousal benefits considerations.*
- » *Review life insurance policies to see if it made sense to keep them.*
- » *Streamline their Medicare supplemental selections with help from CWG's Medicare Specialist.*
- » *Establishing new investment/retirement accounts.*
- » *Strategize a withdrawal plan to provide them with a reliable paycheck in retirement.*

When Frank and Lauren were able to see and understand all of their options, they felt more confident and less worried about their future income needs.

This enabled them to move forward with their plans knowing that they would be secure and looked after.

Frank and Lauren's Success Journey

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THE RESULTS:

Enjoying life at their beach house with grandkids knowing their financial plan is sustainable and taxes are monitored.

The solutions Frank and Lauren adopted helped them in many ways:

- » *They were able to reduce taxes now and in the future*
- » *Frank's retirement savings were protected*
- » *They gained a predictable stream of income that they could not outlive*

Today, Frank and Lauren are having the time of their lives. They travel between their home and beach house. They also help their kids with raising their grandchildren.

They visit new golf courses while traveling and spend time with their grandchildren every chance they get.

Most of all, they have the confidence of knowing their financial plan is sustainable and can relax and enjoy life on their terms.

Frank and Lauren's retirement plan is reviewed regularly. Most importantly, new tax laws are monitored each year to ensure they are taking advantage of any opportunities available to them.

This happily retired couple will continue their Cardinal Success Journey as their financial situation is continuously monitored, charting their progress along the way and proactively preparing for whatever may come next.

Mark and Dana Optimized Their Social Security, Pension, And Investments So They Can **Retire In Two Months With Confidence**

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PRIMARY GOAL:

Create a plan to retire in 2 months.

Mark (age 65) & Dana (age 64) set retirement date in 2 months. Mark is a government contractor engineer and Dana is a mid-level corporate manager.

They both hit a point in their lives where it was time to transition to the next stage in their lives as both realized life is short and it was time to stop working and enjoy what comes next.

They wanted to understand Social Security timing and pension options, make investments grow while not taking too much risk, and identify tax reduction options.

Mark and Dana's Success Journey

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THE CHALLENGE:

Identifying the pitfalls and mistakes that hinder their plan for retirement.

Although neither Mark nor Dana had done much planning previously, they both felt they were doing ok and should be able to retire comfortably.

But they wanted to make sure they were not making any mistakes, and identify ways to maximize what they had between now and the future.

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THE APPROACH:

Use an educational process to clarify the trade-offs of their investment and tax planning options.

We started with what was on their minds first – Social Security and their pension. They did not agree on which direction to take, and needed clarity so they could move forward with their retirement plan with confidence.

Using the Cardinal Success Journey process, we presented the facts and the pros and cons for each decision. We kicked off the educational journey by walking Mark and Dana through the trade-offs between Social Security timing strategies (now vs. later) and pension selection options.

This helped them make sure they were maximizing the best guaranteed income options for their retirement.

GUIDING CLIENTS ALONG THEIR SUCCESS JOURNEYS

Mark and Dana's Success Journey

Ultimately, it was the tax planning and the risk management that helped them come to agreement regarding the Social Security timing and pension decisions.

Since 85% of their liquid net worth was in 401(k)/IRAs, we decided that determining how to withdraw this money without paying more taxes than needed was of utmost importance. In their case, this involved withdrawing money out of their 401K & IRA at lower tax rates by delaying their Social Security timing.

From there we were able to optimize their investments to match their income and future growth needs. This included annual ongoing reviews to identify additional proactive tax strategies opportunities to reduce their tax burden within their IRAs.

On the back burner was a future goal of a home remodel, which was already figured for in the plan. We also wanted to update their estate plan, and review the merits of long-term care planning in the near future.

Fast forward 5 years later, they decided it was time to now proceed with the home renovation during one of our semi-annual meetings. The remodel was originally a 5-figure estimate that ballooned to a 6-figure renovation project.

Not knowing the tax implications, our client reached out to request a one-time large distribution from their IRA to cover the home project cost.

We analyzed their proposal distribution together and realized there was an alternative distribution strategy that would save them 65% in the taxes owed. This was a big mistake that was avoided; otherwise, they would have incurred a big tax bill.

Mark and Dana's Success Journey

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THE RESULTS:

A proactive plan that took care of them in retirement now and in the future, and saved them a large amount of money for a home remodel.

Mark and Dana had no idea what was possible the first time they met with Cardinal Wealth Group. However, we uncovered many areas of opportunity to enhance their current plan while addressing their most pressing needs first.

Starting with the right pension and Social Security maximization strategy, we were able to create Roth Conversion opportunities over the next 5 years to save on future taxes and alleviate future tax concerns about their IRA/401(k) accounts.

We were able to create the right strategies with the purpose to meet their income needs now and in the future when expenses will rise.



Life throws curve balls at times, in the case of their home renovation estimate doubled. Thankfully, we were able to find major tax savings to help pay for the project and keep more of what was already theirs and not give it up to the taxman. Schedule your Free Retirement Assessment to review your taxes, investments, and current financial strategies by calling 609.362.5512 or visiting www.cardinalwg.com

An Expert Second Opinion Allowed Martha To Retire In Two Years, And Jim To Retire Two Years Earlier Than Planned

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PRIMARY GOAL:

Get a second opinion to see if their current investment advisor was missing anything.

Jim (age 58) and Martha (age 58) have an investment adviser who helps him pick stocks and growth funds. They meet with him sporadically along with the occasional email and quick phone call to discuss any investment tweaks.

They also have an accountant they have been going to for 20 years. Occasionally, they would ask a financial question while their taxes were being prepared. Normally, their question was answered verbally but with no analysis or details to provide any real help to their question as the accountant focused on just preparing their taxes.

One day, Martha brought up retirement questions at a family dinner and Mark's brother recommended they go to see Cardinal Wealth Group for a second opinion to see if their advisors were missing anything.

Jim and Martha's Success Journey

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THE CHALLENGE:

Overly focused on the details of investments and out of touch with the bigger goals.

The meeting started with no particular goal in mind other than they wanted me to look at their investments because Mark's brother encouraged them to see me. It was to be a simple review of investment statements to see if Jim and Martha were missing anything.

After all, they felt like they were in good hands with their current advisor and accountant.

They figured the meeting was going to be a quick "double-check" to make sure they were on the right track with their investments.

However, this meeting turned into much more.

Jim and Martha's Success Journey

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THE APPROACH:

Ask questions to help them discover what was truly important to them and what worried them.

I started by asking what they currently like about their plan and what they were trying to achieve. Quickly, it was apparent there was no plan in place and that this question was never asked of them. Their response was, "Don't you want to see our investments?" I said yes, eventually at some point I will but now is not the time.

I explained to them that merely reviewing their investments doesn't tell much about what they were trying to achieve. After all, how can one lead and educate someone if they do not know where they want to go?

It's like going to a pharmacy for a prescription before seeing a doctor to diagnose the symptom or issue. I explained I needed to understand where they wanted to go first to truly help determine the right vehicle needed to bring them to their destination.

We started the Cardinal Success Journey with questions that helped to paint a picture of what was really important to them:

- » *How they spend their time now and would like to in the future*
- » *What brings them joy and what concerns them*
- » *Whether or not they were on the same page with their finances*
- » *If they had a magic wand, what would be their perfect story?*

Jim and Martha's Success Journey

Needless to say, they were not expecting this just from an introductory meeting. We uncovered what was truly important to them.

Martha wanted to retire ASAP to spend time with their grandchild. She was not sure if this was even possible and just figured she would work until Jim retired.

They did not know how they could retire without employer paid health insurance prior to age 65 when Medicare kicks in.

Jim opened up that he doesn't even know if they are doing well financially or not.

He was unsure if his investments were proper because they had been working with their investment broker for a long time. It was always a one-sided conversation where their broker just told them what stocks he was buying for them.

Their broker never inquired about any concerns, goals, or questions beyond picking stocks.

Jim explained that he felt a weight on his shoulders to steer his family in the right direction financially. But he truly had no idea if he was doing good or not.

GUIDING CLIENTS ALONG THEIR SUCCESS JOURNEYS

Jim and Martha's Success Journey

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THE RESULTS:

A safe place with no judgement for Jim & Martha to unload their financial concerns and a new life long partner that will guide them towards their financial goals.

The Cardinal Success Journey educated them on how they were doing financially, and provided a roadmap to where they wish to be.

Our comprehensive approach educated Jim & Martha on what strategies were working and ways to make everything work better from an investment perspective and tax standpoint with their retirement goals in mind.

As a result, Jim created a better savings plan that gave him a target in terms of when he can stop working and get his family to financial independence.

This was a big lift off Jim's shoulders.

We provided proactive tax planning and reviewed company benefits packages to coordinate between both of their companies. We solved the healthcare cost concern Jim and Martha had should they retire early, prior to age 65.

Jim and Martha were very excited to discover they could stop working early should they choose.

As a result, Martha retired two years later after we began working together and Jim retired two years earlier than he had planned to spend more time with his family.

Jim and Martha's Success Journey



Today Jim and Martha feel more empowered and confident than ever before. Our ongoing proactive process leaves no stone unturned making sure they continue on the best path towards their ever evolving goals. Schedule your Free Retirement Assessment to review your taxes, investments, and current financial strategies by calling 609.362.5512 or visiting www.cardinalwg.com

Bill and Carly Enter Retirement with Enough Money to Fund What Matters and Embrace Their Roles as Grandparents

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PRIMARY GOAL:

Consolidate investment accounts, mitigate taxes, create a reliable retirement income stream.

Bill (age 60) and Carly (age 58) were pondering retirement but weren't sure if they had the right plan in place.

He's a mid-level executive and she's been a nurse for 25 years, and they've accumulated a decent amount of wealth over the years.

Their family consists of three adult children and 1 grandchild. They live modestly, own their own home, and look forward to spending more time with family during retirement.

Like many people near retirement, Bill and Carley held a variety of investment accounts, including 401ks from their employers, stock options, an old pension, and multiple brokerage accounts.

Their goals were to mitigate taxes, consolidate investment accounts, and create a reliable income stream so they can retire comfortably and spend more time with family.

Bill and Carly's Success Journey
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THE CHALLENGE:

No clear plan or confidence in the path to take.

Bill and Carly felt like they had enough money to retire, but weren't sure. They didn't just want to retire comfortably, but also wanted to leave a legacy for her kids and grandkids.

Both craved a better plan that would allow each to retire confidently knowing they were equipped to meet these goals.

But they had several concerns:

- » *How do we consolidate retirement funds?*
- » *What is our money invested in?*
- » *What are the tax implications of selling our stock options and moving money out of my IRA?*
- » *How do we create a reliable retirement income once we stop working?*
- » *Should we take Social Security later vs. taking it at 62?*
- » *Do we have enough money to pay for healthcare if we retire before 65?*
- » *How do we switch gears from working and saving money to living off our investments?*

Seeking professional financial help would ease their mind and help them create a plan that truly worked for her family.

Bill and Carly's Success Journey

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THE APPROACH:

Listen for their true wants and needs and their worries before creating a plan.

Bill and Carly wanted to sit down with someone who would actually listen to their questions and concerns. This was understandable because there's a mixture of excitement and uncertainty when it comes to a retirement transition.

The Cardinal Success Journey started with a retirement roadmap that gave Bill and Carly an easy to understand analysis of what was working well and the actions needed to make it better.

We explained every step to them clearly, taking as much time as they needed to truly understand each decision, before taking any action.

Bill and Carly were excited when we created their personalized retirement roadmap that aligned with their values and priorities and most of all one that they could understand.

Bill and Carly's Success Journey

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THE RESULTS:

An income plan that funds what they need and want in their retirement.

CWG helped them:

- » *Establish a retirement timeline that included a checklist of actions needed at future dates to make sure they stayed on track with future goals.*
- » *Organize their assets by giving purpose to their investment strategy to match up to the near and long term paycheck needed in retirement.*
- » *Reduce potential taxes through the systematic sales of their stock options*
- » *Maximize the effectiveness of her savings during her remaining working years.*
- » *Created an income stream to fund the first few years of retirement before their Pension and Social Security begin*



With a plan in place, Bill and Carly will be able to fully embrace retirement and their roles as grandparents in this new chapter in their lives. Schedule your Free Retirement Assessment to review your taxes, investments, and current financial strategies by calling 609.362.5512 or visiting www.cardinalwg.com



THE ALL THINGS RETIREMENT PODCAST

WITH ANTHONY AULFFO

Do you have questions about retirement? Financial planning? What about taxes, insurance, investments, risk, and the hundreds of other retirement planning questions that are probably on your mind?

Join Certified Financial Planner Anthony Aulffo of Cardinal Wealth Group in Cherry Hill, NJ to learn about important financial topics and retirement planning tips. Listening to each episode will get you that much closer to being prepared for your retirement future.



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Get In Touch With Us

Let's Liberate Your Lifestyle

Retirement is an antiquated term, so we focus on helping you chart a tangible course to financial freedom and being able to decide if you want to continue working. Together, we analyze your current and future income, cash flow expectations and needs to develop a clear understanding of your overall financial picture.

LIFE STRATEGY AND FINANCIAL PLANNING

We provide tools, coaching and accountability to help you make tangible progress towards meaningful goals across key aspects of your life.

INVESTMENT MANAGEMENT

Investing can be overwhelming. This is why we harness the leading research from financial science to build powerful investment portfolios that support your financial plan and align with your life strategy.

TAX PLANNING

Incorporating your overall tax picture into your financial plan is vital. We'll help you with specific services, including tax loss harvesting, required minimum distribution planning, retirement plan contributions and backdoor Roth IRA opportunities.

ESTATE PLANNING

Through coordination with your estate planning attorney, we help you ensure that all key components of your estate plan are in place, accurate and reflect your wishes.

INSURANCE PLANNING

By collaborating with your insurance professionals, we make sure appropriate coverages are in place to support your life strategy and financial freedom goals.



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