

CLIENT TRANSITION STATEMENTS

~90% Likely to Succeed in Retirement



Clients who receive a rating of ~90% Likely to Succeed in Retirement when using the MoneyGuidePro® (MGP) planning software to align their retirement goals and objectives with their current savings, investments and additional assets will benefit from the following actionable steps:

- While accumulation of wealth requires discipline, ongoing stewardship of your net worth is complex. Navigating the interconnectedness of each aspect of your estate requires an additional level of mastery. Our partner team, Wealth Enhancement Group—part of the Schwab Advisor Network™—will help with (*chose the issue most important to your client*) ...
 - Investment Focus: ... the initial creation of a prescriptive investment mandate and ongoing surveillance of your portfolio during consistent market fluctuations, alerting you when changes need to be made.
 - Tax Focus: ... intra-year tax planning that aligns with your distribution and legacy strategies. The focus is a unified approach to providing income while maximizing your tax plan.
 - Estate/Legacy Focus: ... recommending and maintaining an estate-planning strategy to reduce or even eliminate estate taxes; and effectively meet your philanthropic and generational wealth-transfer goals.
- MGP shows a surplus or shortfall in retirement goals, but it doesn't show you a specific investment strategy that incorporates tax and risk planning. Let's put together a detailed strategy that includes both.
- You may be taking more risk in your portfolio than necessary. If I told you there was an 80%+ chance it was going to rain, you would pack an umbrella! I suggest we do a comprehensive investment review to build upon the outcome of this analysis. Let us help identify which asset classes you've included, which asset classes you've missed, and whether adding additional asset classes improves your risk/reward profile.
- MGP uses the Monte Carlo projection to predict probability of success, but this is only based on numbers, and artificial intelligence can only go so far. It takes a seasoned professional to account for all the important nuances of your plan.
- Missing from your plan are vesting schedules, expiration dates, and other important aspects of your executive compensation plan. We often leverage a team of experts through our Advisor Network, Wealth Enhancement Group, to build upon your initial MGP plan/probability of success and add-in these important details to your retirement cash-flow planning. They have a unique tool that illustrates the timing of those facets of your comp package, in addition to option exercises and deferred compensation, to provide an accurate picture of how you can thoughtfully plan.
