WPWealth

# COMPREHENSIVE PLANNING SOLUTIONS FOR YOUR FUTURE

WPWealth offers a comprehensive and holistic range of services to help our clients achieve their financial goals. From investment management and financial planning to tax optimization and estate planning, our team of seasoned professionals will work with you to create a customized strategy that aligns with your unique needs and objectives.

## INVESTMENT PLANNING

- Identify your investing time horizon and risk tolerance
- Portfolio management, allocation, and contribution/distribution schedule
- Review your income expectations during retirement

## TAX PLANNING

- Tax efficient investing (Tax Loss Harvesting, ETFs)
- Roth Conversion & RMD Planning
- Understand and plan for different taxes depending on your life stage (income tax, gift tax, estate taxes)

## FINANCIAL PLANNING

- Prepare your net worth statement (bank accounts, investments accounts, loans, properties, insurance, etc.)
- Determine short-term and long-term financial goals
- Account for income, savings, taxes, and expenses
- Cash flow planning
- Run a Monte Carlo Analysis to determine probability of success
- Define financial security for you

## EDUCATION PLANNING

- Understand the options available such as 529 plans, investment accounts, scholarships, grants, trusts, etc.
- Develop an investment strategy with the appropriate risk model based on the time frame
- Review the tax consequences of the various types of savings plans

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## ESTATE PLANNING

- Understand the extensive duties of a successful Executor or Trustee
- Determine liquidity needs at life expectancy and fund appropriate accounts or trusts
- Retitle assets to match estate plan set in place

## BUSINESS SUCCESSION & TRANSACTION PLANNING

- Determine whether you plan to sell or transfer the business during your lifetime or at time of death
- Consider alternative strategies, such as gifting to heirs or selling to external buyers
- Obtain a business valuation and establish a personal financial road map

## CHARITABLE PLANNING

- Determine your charitable goals
- Review different vehicles for the most tax efficient gifting such as Qualified Charitable Distributions, Donor Advised Fund
- Determine your plans for charitable gifting at time of death or for a large transaction

## EMPLOYER SPONSORED RETIREMENT PLANS

- Review your company's existing plan and goals to determine the best design to meet your needs
- Provide ongoing education to plan participants
- Assistance with annual compliance

## INSURANCE/RISK PLANNING

- Identify types of risk unique to you and your situation
- Review your current Life Insurance and Long-term Care Insurance plans
- Personal
    - Life Insurance
    - Long-term Disability
    - Long-term Care Insurance
- Business
    - Buy/Sell Funding with Insurance
    - Key-person Insurance
    - Deferred Compensation
    - Provided Executive Bonus Plans using Life Insurance

Whether you're looking to grow your wealth, protect your assets, or planning for your legacy, WPWealth has the knowledge, resources, and dedication to help you succeed. With our unwaivering commitment to excellence and client satisfaction, you can trust us to be your partner in success.