YOUR FINANCIAL COACH THROUGHOUT THE DECADES



20s –

- Student loan review
- Corporate retirement plan options: set contributions at 10%-15% of earned salary and adjust for any bonuses or raises
- Budget analyses
- Resist cutting back or delaying savings for retirement
- Establish emergency cash pool

50s

Consider healthcare liabilities

Fund retirement "catch-up"

Evaluate eldercare needs

Establish a "career-optional"

Generational financial

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provisions

education

income strategy

— 30s

- Prioritize saving for retirement; there is no loan or financial aid programs to help pay for retirement
- Risk analysis
- Protect assets
- Education fund plan
- Debt management
- Beneficiary assignment
- Career benefit & compensation review



- 60s

- Social Security & Medicare planning
- Implement "career-optional" income strategy
- Consolidate accounts for effective planning
- Evaluate portfolio risk, in advance of retiring



- Optimize retirement savings by maximizing 401k contributions and exploring options to contribute to an IRA or Roth
- Estate plan review
- Integrate financial planning strategies
- Inheritance plan



- 70s+

- Wealth-transfer plan
- Family-wealth briefings
- Philanthropic endeavors
- Tax & trust strategies
- RMD withdrawal strategy
- Return on life

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