

Financial Assessment

Prepared for _____ on 10/21/2025

Aligning Money with Your Values

1. Create a financial plan that will provide steady, inflation-adjusted income for the rest of your life while growing the principal
2. Optimize your current assets and strategy to help grow your net worth to give you life *options* for future Financial Independence
3. Find the balance between spending and saving now and in your future (*home on a lake, boating and fishing, spending time the way you want to*)
4. Have a thinking partner for your life and money (*retirement projections, SBP + life insurance analysis, estate planning review, education funding analysis, tax optimized withdrawals*)
5. Live a life aligned with your deeply-held values

Income and FI Planning

- Experiment with how much income you would like to live on in future financial independence (FI) to evaluate your plan's timeline and likelihood of success + determine how much income needed for FI
- Evaluate current savings in which accounts: 401k, Roth IRAs, brokerage account, Donor Advised Fund, etc.
- Evaluate asset location for optimal tax treatment & optimize your specific accounts for expected withdrawal timeline
- Determine how flexible your financial independence (FI) plans can be

Risk Management

- Evaluate life insurance coverage needs given the SBP considerations and longevity
- Protect against being sued with adequate auto/home liability coverage
- Evaluate your need and/or desire for long-term-care insurance (LTCI)

Investments

- Review your risk tolerance and current investment plan to align with highest likelihood for success
- Optimize investments across your various investment accounts
- Diversify globally using equities (stocks) as the primary means for outpacing inflation
- Weight towards high quality fixed income (bonds) inside your tax-deferred accounts to provide ballast to moderate the ups and downs of the stock market
- Complement future pension income with flexible investment withdrawals
- Implement risk-based guardrails to respond to market fluctuations

Education Planning

- Tax planning coordination with American Opportunity Tax Credit (AOTC)
- VA Chapter 35 possibility?

Cash Flow Management

- Maintain emergency fund and invest future cash flow according to specific goals
- Save towards specific goals and confidently spend the rest on things that are important to you

Investment Allocation by Timeline Guide



Example of Bucket Strategy

Short Term

0-5 years

- Emergency Fund
- Income Fund
- Giving Fund
- Car/House Fund

Medium Term

5-10 years

- Home Renovations
- Family
- Community
- Giving

Long Term

10+ years

- Income Growth
- Long-term Care
- Legacy Giving

Tax Planning

- Coordinate your future retirement account distributions, pension income, capital gain realizations and dividend payments, and current income to **generate the least amount of tax possible now and over your lifetime**
- Implement an asset location strategy to improve long-term investment returns and lower taxes: ie. Use tax efficient ETFs in brokerage account to minimize capital gains
- Roth contributions now in TSP to balance the tax tradeoffs for now & financial independence (FI) while still doing Roth IRAs

• Estate Planning

- Work with Wise Stewardship and/or an estate attorney to put plans in place for your loved ones such as a revocable living trust
- Review all of your beneficiaries and successive agents to reflect your wishes
- Create a Side Letter of Instruction for your family, listing contact information of important point persons (e.g. attorney, tax preparer, financial planner) as well as location and login information. Consider a password manager.

Right Capital Preview

Why should you hire Wise Stewardship?

WISE STEWARDSHIP

FINANCIAL PLANNING



Organization: Bringing order to your financial life across cash flow, investments, insurance, estate, taxes, real estate, employee benefits, and any areas you have financial questions. This also includes communication and coordination with your estate attorney, tax preparer, and other financial professionals.



Accountability: Helping you follow through on tasks, prioritizing towards your values and goals, showing you the steps to take one-by-one, and regularly reviewing your progress together.



Objectivity: Providing deep insights as your thinking partner, being available to consult with you at key decisions, doing background research, and managing and disclosing all conflicts of interest.



Proactivity: Partnering together to help you anticipate and prepare for life's financial transitions by regularly assessing financial planning needs and building action plans to manage them ahead of time.



Education: Teaching and empowering you with specific knowledge to succeed in your financial journey through resources to help you understand choices, risks, and benefits in your finances.



Partnership: Enabling you to live your best life possible while working together as a team to understand your money story, philosophy, values, needs, hopes, fears, and dreams. This includes unlimited support and communication by email, phone call, and text, plus 2-4 reviews each year.

Unlimited access to WSFP about anything in your financial life

Financial Planning Services

- Our services include:
 - Building & maintaining your Comprehensive Financial Plan – all aligned with your values
 - Organizing Your Financial Life
 - Investment Advice or Management
 - Retirement Planning
 - Insurance Planning (LTC, Health, P&C, Life, Umbrella, etc.)
 - Real Estate Planning
 - Education Planning
 - Budgeting & Cash Flow Planning
 - Tax Planning & Optimization
 - Risk Management & Estate Review
 - Charitable Giving Strategies

Benefits of Working Together

- Create an income stream you can't outlive
- Optimize taxes, lower risk, and increase long-term returns
- Streamline & simplify your financial life by delegating to WSFP so you can focus on your family & things you love & value

Unlimited access to WSFP about anything in your financial life

Working with WSFP

- Comprehensive Financial Planning

- \$2K up front, then \$10K a year
- One year initial engagement; then cancel with 30 days notice
- 4 initial meetings upfront, then regular reviews, usually 2-3x a year
- Build a complete financial plan covering each part of your financial life & answering all your questions
- Unlimited access to Daniel

Satisfaction Guarantee: If for whatever reason you aren't satisfied in the first 2 months and I can't make it right, I will happily give you a 100% refund.

- Tax Preparation included
- Estate Planning document creation included
- Investment Management *(optional)*
 - Delegate management of investment accounts (Roth IRAs, Trad IRA, & brokerage)
 - Investments billed according to balance below & annual cost offset against planning fee

Account Value	Annual Advisory Fee
\$0 - \$500,000	1.50%
\$500,001 - \$750,000	1.40%
\$750,001 - \$1,000,000	1.30%
\$1,000,001 - \$1,500,000	1.20%
\$1,500,001 - \$2,000,000	1.10%
\$2,000,001 - \$3,000,000	1.00%
\$3,000,001 - \$4,000,000	0.90%
\$4,000,001 - \$5,000,000	0.80%
\$5,000,001 and above	0.70%

Working with WSFP

- Foundations Plan *(3 – 6 Month Engagement)*
 - \$7,000
 - Half up front and remainder at end
- 4 meetings at your pace (90 mins each)
 - Build a complete financial plan covering each part of your financial life
 - Answer all your financial questions – unlimited advice
 - Action checklists for you to implement on your own
- Estate Planning Documents
 - Optional, additional service
 - Trust-Based Estate Plan: \$1,395
 - Includes Revocable Trust, Certification of Trust, General Transfer, Power of Attorney – Finances, Advance Health Care Directives/Power of Attorney for Health Care, HIPAA Release, Pour Over Wills and Property Agreement (For Community Property States Only)

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