

# What financial decisions are you facing today and what's coming your way?

## Financial Decisions Roadmap



### Real Estate - Residential

#### Starter Home

- Financing Strategies
- Buy vs Rent
- Source Down Payment
- Renovations/Construction

#### Move-Up Home(s)

- Financing Strategies
- Equity Line, Construction, etc.
- Purchase Decision(s)
- Renovate vs Move
- Sell vs Rent Current Home

#### Vacation / Second Home

- Financing Strategies
- Lifestyle Modeling
- Vacation Philosophy

#### Downsize Home

- Financing Strategies
- Lifestyle Changes
- Reverse Mortgage
- Estate Implications
- Sale Decision

### Career

#### Early Career

- Stock-Based Compensation
- Deferred Compensation
- Career Changes
- Start-Up
- Tax Filing Status

#### Middle Career

- Stock-Based Compensation
- Deferred Compensation
- Career Changes
- Expected Income Changes

#### High-Income Years

- Stock-Based Compensation
- Deferred Compensation
- Income Trajectory
- Role Longevity

#### Pre-Retirement

- Stock-Based Compensation
- Deferred Compensation
- Lifestyle / Reduced Hours
- Business Transition
- Social Security Planning
- Retirement Timing

#### Hiatus

- Young Children
- Part-Time Work
- Second Career

#### Retirement

- Meaningful Engagement
- Pension
- Social Security

### Children

#### Family Planning

- Timing
- Grounding Expenses
- Fertility/Adoption Planning

#### Young / Pre-School

- Expense Changes
- Trust Fund
- College Savings / 529
- Education Philosophy
- Career Implications

#### School Age

- Expense Changes
- Trust Fund
- College Savings / 529
- Private School
- Activities / Sports
- Teach Kids About Money with Opes

#### College Age

- Expense Changes
- Trust Fund
- College Health Insurance
- College Payment
- 529 Use Strategies
- UTMA Use Strategies

#### Young Adult

- Expense Changes
- Trust Fund
- Post-Grad Education
- Help with RE Purchase
- Help with Wedding

#### Adult

- Estate Planning

### Age / Health / Other

#### 20s

- Lifestyle Expense Changes
- Major Expenses
- Charitable Gifting
- Health Insurance
- Group Benefits Planning
- Marriage Planning

#### 30s / 40s

- Lifestyle Expense Changes
- Major Expenses
- Charitable Gifting
- Health Insurance
- Group Benefits Planning
- Estate Planning
- Life Insurance
- Disability Insurance
- Health Care Directive

#### 50s / 60s

- Lifestyle Expense Changes
- Major Expenses
- Charitable Gifting
- Health Insurance
- Group Benefits Planning
- Estate Planning
- Life Insurance
- Long-Term Care Insurance
- Social Security
- Aging Parents
- "Go Go" Years

#### 70s and Beyond

- Lifestyle Expense Changes
- Major Expenses
- Charitable Giving
- Health Insurance
- "Slow Go" Years
- Estate Planning
- "No Go" Years
- Health Care Directive
- Incapacity- POA

#### Divorce

- Impacts 55% of Americans and is a Financial Trajectory Shift
- New Expense Structure
- Housing Implications
- Housing - Timing and Sale
- Housing- Timing of Purchase
- Retirement Implications
- Future Relationships

### Investments - LIQUID

#### Early Building Phase

- Asset Allocation
- Real Estate Exposure
- Liquidity / BSA
- Pre-Tax Contributions
- Post-Tax Contributions

#### Prime Building Phase

- Asset Allocation
- Real Estate Exposure
- Liquidity / BSA
- Pre-Tax Contributions
- Post-Tax Contributions

#### Retirement Phase

- Asset Allocation
- Real Estate Exposure
- Liquidity / BSA
- Income Generation
- Pre-Tax Withdrawals
- Post-Tax Withdrawals

### Investments - ILLIQUID (Real Estate, Business Ownership, Other)

#### Residential Rental

- Ownership Structure
- Purchase Decision(s)
- Financing Strategies
- Capital Improvements
- Property Management
- Cash-Flow Modeling

#### Commercial Building

- Ownership Structure
- Purchase Decision(s)
- Financing Strategies
- Capital Improvements
- Property Management
- Cash-Flow Modeling

#### Business Ownership

- Cash-Flow
- Succession Plan

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