Lifetime of value®

CAPITAL GROUP®

EARLY YEARS (20s–30s)

- Student loan review
- Retirement plan options
- Budget analysis
- Inheritance plan
- FIRE (*Financial Independence, Retire Early*)/FINE (*Financial Independence, New Endeavor*) assessment
- Establish "career - optional" income strategy
- Education fund planning
- Career benefit and compensation review
- Equity compensation analysis

MID YEARS (40s–50s)

- Integrate financial planning strategies
- Conduct insurance review
- Tax and trust strategies
- Review employee stock option
- Optimize savings and retirement plan
- Distribution plan for education funds
- Real estate portfolio review
- Plan for health care liabilities
- Determine elder care needs
- Implement family wealth briefing
- Establish a rollover strategy
- Fund retirement catch-up provisions
- Implement FIRE/FINE strategy (if applicable)

LATE YEARS (60s–70s+)

- Funding a passion project
- Budget analysis
- Social Security and Medicare review
- Implement the rollover strategy
- Consolidate accounts for effective planning
- Philanthropic endeavors
- Leaving a lasting legacy
- Wealth transfer plan
- Review tax and trust strategies
- Accomplish your life's purpose

Continually revisit:

- Portfolio analysis *(throughout the year, every year)*
- Debt management *(at least once a year – review and manage debt as necessary)*
- Risk analysis *(continuously monitored)*
- Emergency cash pool *(revisited every year to make sure it's adequate)*
- Annual review of beneficiary assignments
- Estate plan review *(revisited every year to account for any changes taking place)*

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