

## MEET JOHN AND SUSIE....

<b>Ages</b>	55
<b>Children</b>	Billy (age 18)
<b>Life Expectancies</b>	92/95
<b>Current Incomes</b>	\$125,000/\$50,000
<b>Current Savings</b>	9% contribution (401K deferral + 3% match)

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<b>Brokerage</b>	Joint	\$250,000
<b>401K</b>	John	\$350,000
<b>IRA</b>	Susie	\$50,000
<b>529</b>	John	\$50,000
<b>Residence</b>	Joint	\$300,000



## John and Susie are asking themselves ....

- Can we retire at our ideal age of 65?
- Can we really afford to spend the winter somewhere warmer?
- Will we need money for parental care? How do we plan for our future medical needs?
- Billy's education will cost us \$120,000 and we have saved \$50,000. How do we make up the difference?
- Are we currently saving enough to our retirement accounts?
- Are we diversified enough in our investments?
- Do I have my work 401K invested properly?

**GDX360 is the process that aligns your money with what matters most - your life goals. You want to retire in 10-15 years with CLARITY, CONFIDENCE, AND CONTROL. Here are the three steps we recommend you take.**

### **1** Life Planning

Picture yourself in retirement. What does it look like to you?

What are your goals and what do you want to accomplish?

You and your advisor will turn these thoughts and wishes into definable and actionable life goals.

### **2** Financial Planning

What present financial resources are at your disposal (salary, business income, IRAs, 401(k)s, brokerage account)?

What future financial resources will you have (pensions, Social Security, inheritance, etc.)?

You and your advisor will work together to make sure you are on track financially.

### **3** Investments

Only after steps one and two are complete, do we move onto this step.

Your advisor will build a portfolio that is designed to increase the likelihood of accomplishing the goals you set in your life plan.

**John and Susie's advisor will ask plenty of questions about their dreams, goals, and priorities.**

### **1** Life Planning

How long will you winter somewhere warmer? Until age 75? Age 80? Will you be renting a vacation home or are you looking to buy?

If the need arises, would you move your parents in with you or just assist them financially?

Are there any large one-time expenses we need to start planning for?

### **2** Financial Planning

Let's compare a long term care (LTC) policy with a life/LTC rider policy and see what best fits your needs.

Will the remaining cost of Billy's education come from your current income or taxable investments?

Let's review your current contributions and make sure you are taking advantage of your Retirement Accounts (catch-up contributions)?

Do you have an emergency fund?

### **3** Investments

Since I am only managing a portion of your investments, let's take a look at all your assets (not just the liquid ones) to make sure we are looking at your entire balance sheet.

We need to talk about how you feel about risk? Are you taking too much or too little?

Because we connect your investments with your plan we will evaluate the trade-offs among your goals and your financial decisions.

**The Wealthcare process is the way financial services should work. The life you dream of living begins by taking the first step. Contact your Wealthcare advisor today.**

**Advisor logo and contact info.**