Phase 2: Topical Meetings for Ongoing Partnership Clients

REAL WEALTH PLANNING

Title	Topics	Action Steps
Estate Planning	Creating an Estate Plan: Issues to Consider Inheritance or Sudden Wealth Event Issues Charitable Giving	Everyone needs an estate plan! We will educate you on the process and either help you create **or** review documents alongside licensed attorneys.
Retirement Planning	Issues to Consider Before Retirement Social Security & Healthcare in Retirement Tax Efficient Distribution Strategy	We will cover the issues and phases affecting retirees and pre-retirees, as well as discuss tax efficient wealth accumulation and decumulation.
Risk Management	Health & Life Insurance: Issues to Consider Property & Casualty Insurance: Issues to Consider Disability & Long Term Care: Issues to Consider	Our goal is to insure against a catastrophic loss that would alter your family's financial stability in a meaningful way. There is no one-size-fits-all approach.
Budget & Cash Flow	Expenses: Fixed, Flex, and Non-Monthly Paystub Review Aligning Personal and/or Business Cash Flow with Goals	We work with clients to clearly identify your fixed and flexible expenses, so that cash flow can be maximized to fund your goals.
Tax Planning	Business Owner Tax Issues to Consider Review Your Tax Return For Tax-Efficient Savings Important Tax Numbers, Milestones & Deadlines	Tax planning is the process we go through together to look at your projected tax bill over your entire lifetime.
Education Planning (optional)	Transitioning Children to Independence Education Funding Options Higher Education Search & Merit Aid Assistance	For clients with children, grandchildren, or other future educational funding needs, we will discuss a range of financial planning and savings options for their future.

For ongoing partnership clients, after onboarding is complete, we hold meetings every 2-4 months covering a variety of financial planning topics in depth. We schedule these meetings in the order that is most important or time-sensitive to the client. We will give you information to review in advance, and use the meeting to educate you, answer your questions, and begin implementing the tactical portions of your financial plan.

Where Wealth Meets Wisdom

At Real Wealth Planning, we partner with individuals, families, organizations and real estate professionals to create a foundation for lasting financial freedom. Through our comprehensive life planning process, we craft custom financial plans that generate *real* wealth–the kind that isn't measured by a number but by the freedom you have to wake up each morning and pursue what you love.

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