MARGIN

WEALTH MANAGEMENT REIMAGINED

GETTING STARTED
WHAT WE DO FOR YOU (THE DETAILS)

Let's collaborate and sow the right seeds today.

COLLABORATIVE FINANCIAL PLANNING

Custom Written Recommendations

Detailed trade-offs with scheduled reminders for accountability & implementation

Multiple Methods of Financial Independence

Scenario(s) Analysis

Custom Withdrawal Rate(s)

Monte Carlo Analysis

Confirm "enough" number with multiple methods

Employee Benefits Analysis and Recommendations

Health, life, disability, health savings account, equity & deferred compensation, Employee Stock Purchase Plan, etc,.

In-Depth Beliefs About Money

What is unconsciously driving your financial decision-making?

So, you can reap the harvest tomorrow.

INVESTMENT MANAGEMENT

Full Portfolio and Investments Analysis and Audit

Costs, time horizon, concentration risk, tax and asset allocation, human capital, simplicity vs. convoluted, addition or withdrawal prioritization, and goal alignment.

Risk capacity: ability, willingness, and need to take risk

Account Opening and Transfer

Intentionally reallocate your portfolio with sensitivity to market factors, taxes, and your goals

TAX STRATEGY & PREPARATION

Audit & Analysis of Current and Past Returns

Review for errors, opportunities, and a long-term map for a tax minimization strategy

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WHAT DO WE DO?

ALL YEAR – FINANCIAL SEASONS CALENDAR

WINTER	SPRING	SUMMER	FALL	WINTER

Q1 JAN-MAR	Q2 APR-JUN	Q3 JUL-SEPT	Q4 OCT-DEC

DISCRETIONARY INVESTMENT MANAGEMENT

Discretionary Intra-quarter rebalancing, tax loss harvesting, and investments during larger volatility.

Q1 JAN-MAR	Q2 APR-JUN	Q3 JUL-SEPT	Q4 OCT-DEC
• Quarterly performance reporting • Portfolio/investment & economic review • Tax loss or gain harvesting • Systematic investments or distributions • Peer outside investment committee review	• Quarterly performance reporting • Portfolio/investment & economic review • Tax loss or gain harvesting • Systematic investments or distributions	• Quarterly performance reporting • Portfolio/investment & economic review • Tax Loss or gain harvesting • Systematic investments or distributions • Peer outside investment committee review	• Quarterly performance reporting • Portfolio/investment & economic review • Tax Loss or gain harvesting • Systematic investments or distributions

PROACTIVE AND REACTIVE FINANCIAL PLANNING COLLABORATION

Goals Update: Implement financial foundations and strategy.

Documented by date and reviewed internally with reminders for you.

	Q2 APR-JUN	Q3 JUL-SEPT	Q4 OCT-DEC
PROACTIVE MEETINGS	• **Tax Planning Meetings** • Questions & review returns, if needed • Contributions Into: • Traditional IRA, Roth IRA, Backdoor Roth, Simple IRA, and SEP IRA	• **Wealth Management Audit** • Summer check-in email; audit on goals & review of tasks	• **End of Year Planning Meetings** • Updated Financial Independence Analysis • Annual Benefits Enrollment & Deferred Compensation Elections • Donor-Advised Fund Contributions • Equity compensation vesting • 529 Contributions

Reactive financial triggers: Email, Call, and Zoom Meetings	US: Tax | Law | Investment | Changes, Planning, Risks, and Opportunities	YOU: Financial Independence Date Review | Layoff | Baby | Death | Divorce | Bought, Built, or Sold Home | Sold or Started Business Private Investment, etc.,

TAX STRATEGY

Q1 JAN-MAR	Q2 APR-JUN	Q3 JUL-SEPT	Q4 OCT-DEC
• Estimate calculations • Systematic partial Roth conversions • Complete tax returns • Retirement contribution calculations	• Estimate calculations • Systematic partial Roth conversions	• Estimate calculations • Systematic partial Roth conversions	• Estimate calculations • Systematic partial Roth conversions • Complete tax returns • 401K contribution calculations