MARGIN

WEALTH MANAGEMENT REIMAGINED

WHAT IT IS REALLY LIKE TO WORK WITH US

A Year of Proactive Planning

Your equity vests, your deferred comp elections come due, and your tax picture shifts, all on a schedule. We run that schedule with you, so the decisions that cannot be undone get made on time, not in hindsight.

WINTER	SPRING	SUMMER	FALL
Q1 · JAN-MAR	Q2 · APR-JUN	Q3 · JUL-SEP	Q4 · OCT-DEC

PROACTIVE PLANNING MEETINGS

Winter	Spring	Summer	Fall
· **Tax strategy meeting.** Review prior-year returns for errors and missed opportunities; set the year's tax map. · Retirement and IRA contribution strategy (Traditional, Roth, Backdoor, Mega Backdoor, SEP, SIMPLE).	· **Equity comp planning.** RSU vesting, ISO exercise and AMT modeling, ESPP windows, 83(b) timing. · Concentration review: a plan to reduce company stock before it becomes the risk.	· **Mid-year wealth audit.** Check-in on goals, open items, and any plan drift. · Refresh financial independence analysis as comp and markets move.	· **Year-end planning.** Deferred comp deferral and distribution-year elections (409A, 457(b), 457(f)). · Annual benefits enrollment, donor-advised fund and 529 contributions, charitable gifts of appreciated stock.

DISCRETIONARY INVESTMENT MANAGEMENT

Intra-quarter rebalancing, tax-aware trading, and tactical moves during larger volatility, every quarter.

Winter	Spring	Summer	Fall
· Quarterly performance reporting · Portfolio and economic review · Tax-loss / gain harvesting · Systematic contributions or distributions	· Quarterly performance reporting · Portfolio and economic review · Tax-loss / gain harvesting · Peer investment committee review	· Quarterly performance reporting · Portfolio and economic review · Tax-loss / gain harvesting · Systematic contributions or distributions	· Quarterly performance reporting · Portfolio and economic review · Tax-loss / gain harvesting · Year-end positioning

TAX STRATEGY, RUN ALONGSIDE YOUR CPA

We own the strategy and coordinate the filing with your CPA. Tax preparation is arranged separately.

Winter	Spring	Summer	Fall
· Estimated-tax calculations · Withholding review · Systematic partial Roth conversions · Prior-year return review and coordination	· Estimated-tax calculations · Withholding review · Systematic partial Roth conversions · Bracket management	· Estimated-tax calculations · Withholding review · Systematic partial Roth conversions · Mid-year projection update	· Estimated-tax calculations · Systematic partial Roth conversions · Multi-year tax projection · Year-end harvesting and charitable giving (DAF, appreciated stock, QCDs)

REACTIVE, WHEN LIFE MOVES

Email, call, or Zoom, same week

THE WORLD: tax law, market, and regulatory changes that affect your plan, and the planning, risks, and opportunities they create.

YOU: a liquidity event, equity vesting decision, retirement date, job change or layoff, sale of a business, a new private investment, or a major life event.

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THE FULL SCOPE

What We Do for You

Built for senior executives at an inflection point.

EXECUTIVE & DEFERRED COMPENSATION

Deferred Compensation Strategy
409A deferral and distribution-year elections, 457(b) governmental and top-hat, 457(f), and the creditor-risk review most advisors skip.

Equity Compensation
RSUs, ISO and AMT modeling, NSOs, ESPP, performance units, and 83(b) timing.

SERP, Excess Benefit & Insider Plans
SERP and excess benefit analysis, plus 10b5-1 and insider-trading-plan coordination.

Concentrated Stock
A coordinated plan to reduce company-stock risk without an avoidable tax bill, including advanced tax-aware strategies when appropriate.

FINANCIAL PLANNING

Financial Independence, Modeled Several Ways
Scenario analysis, custom withdrawal rates, and Monte Carlo to confirm your "enough" number more than one way.

Income & Benefits Decisions
Social Security timing, pension lump-sum versus annuity, executive and workplace benefits (HSA, disability, life).

Custom Written Recommendations
Detailed trade-offs with accountability reminders, plus an honest look at the beliefs driving your decisions.

TAX STRATEGY

Multi-Year Tax Modeling
Year-by-year strategy across brackets, comp events, and distribution windows, so the right move is made before the window closes.

Income Sequencing
The tax levers compete for the same bracket space. A Roth conversion, 0% capital gains harvesting, ACA premium thresholds, and IRMAA all draw from the same room in a given year, and filling it with one can cost you another. We sequence them across years so each is used where it pays off most.

Roth Strategy
Conversions, backdoor, mega-backdoor, and systematic partial conversions, sized against your bracket, ACA premium thresholds, and IRMAA Medicare surcharges.

Capital Gains Strategy & Realization Timing
We harvest losses against gains, time realizations to manage your bracket, hold for long-term treatment, and harvest gains inside the 0% bracket in lower-income years where it fits.

Quarterly Estimates & Withholding Review
Estimated-tax calculations and withholding checks every quarter, to avoid April surprises.

Second-Opinion Return Audit
Current and past returns reviewed for errors and missed opportunities.

Charitable Giving
Donor-advised funds, gifts of appreciated stock, and qualified charitable distributions.

INVESTMENT MANAGEMENT

Full Portfolio Analysis and Audit
Costs, time horizon, concentration risk, tax and asset allocation, withdrawal sequencing, and goal alignment.

Tax-Aware Investing
Every trade screened for tax impact, tax-loss harvesting, and tax-efficient asset location.

Direct Indexing
Customized index exposure with ongoing harvesting at the individual-holding level.

Advanced Tax-Aware Strategies for Concentrated & Complex Positions
We evaluate the full range of solutions, from direct indexing to exchange-fund and hedging structures, and recommend only what fits your situation.

Risk Capacity & Intentional Reallocation
Your ability, willingness, and need to take risk, reconciled into one plan and implemented with sensitivity to taxes and markets.

Withdrawal Order & Asset Location
Which accounts you draw from, taxable, tax-deferred, and Roth, interacts with what you hold where and your overall allocation. We coordinate the drawdown with asset location so you are not selling the wrong asset from the wrong account at the wrong time.