The WealthPlan LLC
FOUR SEASONS OF FINANCIAL PLANNING

David Warshaw, CFP®
FOUNDER & PRIVATE WEALTH ADVISOR
The WealthPlan LLC



Winter: Retirement & Cash Flow

WHAT TO BRING — Income sources · Monthly spending · Mortgage · Other loans · Social Security statement

Action Items

= I have a guide on this topic. Just ask.

RightCapital

- [ ] **Build your RightCapital plan**
  See whether your savings, income, and spending can carry you through retirement.

- [ ] **Social Security Analyzer**
  I'll analyze the optimal Social Security filing strategy.

Flourish Cash

- [ ] **Open a Flourish Cash high-yield savings account**
  Earn more on cash than a typical checking account.

Monarch

- [ ] **Track your spending**
  See where your money goes each month.

Notion monday.com

- [ ] **Build your digital home**
  Start with my assets and insurance templates.

Unclaimed Funds

- [ ] **Find lost money**
  Search your state's unclaimed funds site for money owed to you.

Conversations

Cash Flow

- [ ] **Is your cash the right size?**

Checking	→	High-yield savings	→	Overage
About 1 month		Most of 6 to 12 months		Follow your priority list

> Saving for a home or wedding? Hold extra cash.

- [ ] **Review cash backup sources in the event of an emergency**
  - Family
  - 401(k) loan
  - Home equity
  - Business line
  - Bank loan
  - Securities loan
  - Credit cards

- [ ] **How can you improve your cash flow?**
  Small changes can free up money every month.

- [ ] **If you had an extra dollar where would it go?**
  A clear order of priorities keeps every dollar working.

- [ ] **How does your debt fit the plan?**
  Mortgage, rates, and payoff timing shape your cash flow and your options.

Retirement

- [ ] **Which levers can you pull?**
  Retire later · Save more · Spend less · Work part-time · Delay Social Security

- [ ] **Which ages matter most in your plan?**
  Required withdrawals start at 73 if you were born 1951 to 1959 and at 75 if born 1960 or later.

59½	Penalty-free withdrawals	**67**	Full Social Security
62	Earliest Social Security	**73 or 75**	Required withdrawals
65	Medicare		

- [ ] **How can you protect against sequence of returns risk?**
  Bad markets early in retirement do the most damage.

- [ ] **How much can you safely withdraw?**
  I'll set a spending rate designed to last.

- [ ] **Are you giving yourself permission to spend?**
  Running out at 80 is a risk. So is never enjoying what you built.

- [ ] **Which accounts should you fund or draw from first?**
  The order you draw from accounts can shape your taxes for decades.

- [ ] **What account moves are planned this year?**
  Review contributions, withdrawals, and recurring changes.

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Spring: Tax Planning & Insurance Optimization

WHAT TO BRING — Tax return · Insurance statements · P&C declarations · Health plan summary

Action Items

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In-Force Illustrations

- [ ] **Get a health check on your policy**
  Ask your carrier for an in-force illustration. It shows whether your policy is healthy or at risk of lapsing.

Tax Return Analysis

- [ ] **Review your tax return analysis**
  I'll analyze your return to show your key tax rates and potential tax strategies.

Rodney Mogen, DBA, MBA

- [ ] **Schedule a coverage review**
  Rodney is my insurance specialist with 20+ years of experience. We find the right coverage together.

Conversations

Tax Planning

- [ ] **Do you know this year's important numbers?**
  Tax brackets, contribution limits, and key thresholds change every year.

- [ ] **Are your withholdings on track?**
  A quick check now prevents a surprise bill or a big refund.

  > Schwab releases tax forms in several runs. Waiting until March to file helps you avoid an amended return.

- [ ] **Do you have money in all three tax buckets?**
  Taxable, tax-deferred, and Roth accounts each get taxed differently.

Taxable	Tax-deferred	Roth
Gains taxed when sold	Taxed when withdrawn	Tax-free if rules are met

- [ ] **How much in gains can you afford this year?**
  I'll set a limit on the gains you take this year.

- [ ] **Could a qualified charitable distribution help your giving?**
  At 70½ you can give straight from your IRA instead of your checkbook.

- [ ] **Should you consider a Roth conversion?**
  Convert in lower-income years to shrink future taxes. High earners can also use a backdoor Roth.

Insurance

- [ ] **Is your life insurance enough?**
  Your family should be covered if something happens tomorrow.

- [ ] **What happens if you cannot work?**
  Disability insurance replaces your paycheck.

- [ ] **What is your long-term care plan?**
  Care costs can drain savings without a plan.

- [ ] **Does your home, auto, and umbrella coverage fit?**
  Your declaration pages show the gaps.

- [ ] **Does your health plan still fit?**
  Review costs and coverage every year.

- [ ] **Are you paying for coverage you no longer need?**
  I'll find gaps and cut redundancies.

- [ ] **Does your business need its own coverage?**
  Key person and buy-sell insurance protect owners.

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Summer: Estate Planning & Assistance to Loved Ones

WHAT TO BRING — Estate documents · Beneficiary designations · Prenups and other agreements · Legacy goals

Action Items

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Estate Attorney

- [ ] **Meet with an estate attorney**
  Many plans take only a few weeks.

trust&will

- [ ] **Create documents online**
  Trust & Will is an affordable option for wills, trusts, and directives.

Beneficiary Review

- [ ] **Check every beneficiary**
  Check primary and contingent names on every account.

Conversations

Estate Planning

- [ ] **How will your assets transfer?**

Will	Trust	Beneficiary	Joint
Through probate	Can avoid probate	Paid direct	To the co-owner

- [ ] **Are your core documents in place?**
  Four documents: who gets what, who decides money, who decides medical.
- [ ] **Who should prepare your plan?**
  An attorney, an online service, or an employer benefit.
- [ ] **Which trust type fits your goals?**
  Some trusts you can change. Some can help shield assets from nursing home costs.
- [ ] **When was your plan last updated?**
  Review it every 3 to 5 years and after any life change above.
- [ ] **Are your assets titled to match your plan?**
  An unfunded trust or a stray joint account can override your documents.

Assistance to Loved Ones

- [ ] **How can you help aging parents?**
  Support often starts before anyone asks for it.
- [ ] **What is the right way to gift?**
  Custodial accounts, 529 plans, and trusts each help minor children differently.
- [ ] **Are you funding education goals?**
  529 plans and other accounts can help the next generation.
- [ ] **What is your charitable giving strategy?**
  Donor-advised funds, qualified charitable distributions, charitable trusts, and gifts of appreciated stock.
- [ ] **What legacy beyond money do you want to leave?**
  Stories and traditions outlast the dollars.
- [ ] **Who knows where your documents are?**
  These people should know where to look and who to call.
  Executor · Trustee · Power of attorney · Health proxy · Guardian

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Fall: Investment & Account Reviews

WHAT TO BRING — Retirement accounts · Brokerage & trust · Annuities · 529s & UTMAs

Action Items

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Risk Questionnaire

- [ ] **Take your risk questionnaire**
  We review your results together which help us rebalance your portfolios.

panoramix

- [ ] **Review your performance report**
  Your strategy mix and performance by account and household.

Conversations

HOW I BUILD AND MANAGE PORTFOLIOS

1. **Our Investment Approach** → 2. **The 3 Bucket Model** → 3. **Risk Tolerance Questionnaire**

Investments

- [ ] **Do you know your risk tolerance?**
  I use five risk levels and five matching allocations built from more than 10 strategies.
- [ ] **How much goes in each bucket?**
  Every allocation blends all three. Your questionnaire sets the amounts.

Grow	Protect	Diversify
Long-term growth	Stability and income	Lower correlation

- [ ] **Should we rebalance into new strategies?**
  Once your risk tolerance is updated we finalize the strategy. Then I rebalance the portfolio for you.
- [ ] **What is your year-end tax plan?**
  Set a gains limit, harvest losses, take RMDs, and finish contributions by December 31.

Account Reviews

- [ ] **Are all your accounts on the map?**
  That's where duplicate holdings and hidden risk show up.
- [ ] **What should you do with an old 401(k)?**
  Leave it, roll it over, or manage it in place.
- [ ] **Are you comfortable in your portals?**
  We tour Schwab, Flourish Cash, and outside accounts. Guides are in **Client Resources**.
- [ ] **Are your account alerts turned on?**
  Alerts help catch fraud early.
  - Low balance
  - Large withdrawal
  - Unusual activity
  - Large transaction
  - New device login
- [ ] **Any contributions or withdrawals coming up?**
  Tell me early so I can raise cash or invest it the smart way.

Between Seasons

Some changes can't wait for your next review. Call me when one of these happens.

- Marriage or divorce
- New child
- Job change
- New home or state
- Retirement
- Inheritance
- Death in family
- Sold home or business
- Asset change
- Health change

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