



## GOALS

- ✓ “Play out” a variety of possible future scenarios using your real-life data.
- ✓ Select and prepare 2-4 ideal future scenario plans for you to review.

## HOW DO WE MODEL OUT YOUR FUTURE?

Our first step is to create a “baseline”, or a picture of your life today, by collecting your relevant financial data and looking at it holistically.

From there, we input your financial information into a variety of tools that allow us to observe changes in your data as we play-out different “what if” scenarios (What if you bought an investment property? What if you retired early?). Things to remember:

- We always model out your future to age 100. Why? - So you don't outlive your money.
- The more you tell us about your plans and expectations the more accurate we can be. So - don't hold anything back!

## OPTIMIZING MODELS & TAX PLANNING.

Once we understand your current baseline and have modeled out possible future scenarios, we optimize each by looking at different ways we might structure your assets to get better returns or reduce your tax burden.

Tax planning refers to our review of your tax return to identify potential abatement and optimization strategies - both now and in the future. Within each model, we look for approved methods of keeping your lifetime tax liability as low as possible.

This is different than tax preparation (usually done by your CPA or an online service like TurboTax), which is focused on keeping you compliant with what the government thinks you owe each year.