

PLANNING ESSENTIALS

Protect What Powers Your Financial Freedom

Your financial freedom isn't just built on growth alone, but also on a strong foundation of protection. Strengthen your strategy with a planning approach that preserves your progress and safeguards what matters most at every stage of life.



KEY TAKEAWAYS:

Financial freedom is about more than asset growth. It's about protecting what enables that freedom. A well-rounded strategy that includes risk mitigation helps you stay on course, even when life takes an unexpected turn.

Your financial risks evolve as your life does. Whether you're early in your career, approaching retirement, or managing multigenerational wealth, protection strategies help preserve your income, lifestyle, and legacy.

When combined with investment management, tax planning, and estate strategy, protection strategies create the financial balance needed to sustain and achieve your goals over time.

FINANCIAL SECURITY IS MORE THAN JUST NUMBERS

Financial security is not defined solely by your net worth or investment returns. It is also measured by your plan's ability to endure disruption and continue supporting your life's priorities. Whether you are saving for a major milestone, caring for loved ones, or creating a legacy, you want to know that your strategy is equipped to handle both the expected and the unforeseen.

This is where incorporating protection into your financial strategy where needed is essential. While wealth accumulation remains important, protecting yourself against life's risks is just as crucial. You can't anticipate every worst-case scenario, but you can build optionality and durability into your plan to keep it on track even when obstacles arise.

WHY A PROTECTION STRATEGY MATTERS ACROSS EVERY LIFE STAGE



STARTING OUT: PROTECTING YOUR EARNING POWER AND POTENTIAL

If you're at the beginning of your financial journey, your primary asset isn't your portfolio, it's your ability to earn an income for years to come. Career advancement, debt repayment, and early-stage investing all rely on your ability to earn consistently. Should a health event or accident impair that ability, your financial momentum could be lost.

This is where foundational protections matter most. For example, disability income insurance helps replace earnings in the event of illness or injury. Term life insurance provides short-term protection

for dependents. Simple but essential estate documents such as a will, healthcare proxy, and power of attorney ensure you retain control and clarity around important decisions. Early adoption of these approaches not only offers critical coverage, it also reinforces long-term financial stewardship.

For those just starting out, these are not just precautionary measures. They are proactive steps toward building a secure and resilient financial base—one that allows for meaningful long-term success.

THE MIDDLE YEARS: PRESERVING PROGRESS WHILE PLANNING AHEAD

As financial complexity increases, so does the importance of more sophisticated protection strategies. These are often peak earning years, but also years of peak responsibility such as balancing family and work, managing real estate or business assets, funding education costs, and accelerating retirement savings. A single disruption could compromise multiple areas of your financial plan.

This stage is where you would consider evaluating long-term strategies such as permanent life insurance, which offers both lifelong coverage and cash value accumulation. Increased disability protection may be necessary, especially for those whose current coverage does not align with their income level. Planning for a potential health event, even if distant, helps avoid rushed or reactive decisions later.

A review of any liability exposure is also prudent. Business owners, property holders, and professionals

with reputational or legal risk may benefit from umbrella policies or tailored protection layers. For those beginning to explore philanthropy or family wealth transfer, integrating these objectives with your estate plan ensures alignment across financial, personal, and generational goals.

Taking these steps now can help make your eventual transition into retirement smoother and more secure.

Questions to ask yourself:

- Are you on track to retire when and how you'd like?
- Are you factoring in future healthcare needs and inflation?
- Are your accounts structured in a tax-efficient way for future withdrawals?



IN RETIREMENT: PROTECTING YOUR LIFESTYLE AND LEGACY

After retirement, the focus shifts from wealth accumulation to sustainability. You are no longer funding your future through earned income. Instead, you're likely drawing down the assets you've spent a lifetime building. This reversal introduces a new set of risks such as exposure to market volatility, medical costs, inflation, and

longevity all play a larger role in determining whether your retirement remains on track.

A strategic focus on protecting your finances at this stage helps preserve autonomy, avoid forced decisions, and safeguard what you've built. Planning for potential health-related expenses becomes

increasingly relevant—not just as a financial strategy, but as a safeguard to help protect your loved ones. Without it, the costs and stress of care can significantly impact both financial plans and family dynamics.

For high-net-worth individuals and families, protection planning often includes legacy objectives. Whole life insurance, for example, offers a death benefit to help cover estate taxes or fund charitable giving, while also serving as a vehicle for tax-efficient wealth transfers. Trusts, donor-advised funds, and family governance strategies can help support continuity of wealth and values across generations.

Regular estate reviews, beneficiary audits, and alignment between investment accounts and

planning documents are critical. With a proper support structure that includes elements of protection, your financial plan can extend beyond your lifetime, creating lasting impact.

Sophisticated planning for high net worth families may also include:

- Use of irrevocable life insurance trusts (ILITs) to remove assets from the taxable estate
- Charitable remainder trusts or donor-advised funds to align giving with tax planning
- Family governance strategies to prepare heirs for responsible wealth stewardship
- Liquidity planning for business owners or individuals with concentrated asset holdings

CLOSING GAPS BEFORE THEY EMERGE

Even the most carefully constructed plans can harbor hidden vulnerabilities. Often, these gaps aren't a result of oversight, but from the natural tendency to focus on growth and performance only.

Common gaps may include:

- Inadequate disability or life coverage, particularly for dual-income families
- Missing or outdated estate documents
- No plan in place for potential health-related expenses despite family health trends
- Business owners with no structured succession or liquidity plans, risking asset disruption or family conflict
- Trusts or philanthropic goals without coordinated funding or legal structure

For high-net-worth families, the risks are often more nuanced:

- Lack of multi-generational planning or heir preparation
- Inconsistent tax strategies across assets and accounts
- Insufficient liquidity for complex or illiquid holdings

Left unaddressed, these blind spots can delay retirement, erode legacies, increase tax burdens, or create challenges for loved ones. That's why protecting your assets should be an ongoing process. Regular reviews, guided by your trusted advisor, ensure that strategies remain current and calibrated based on your evolving needs.



PROTECT YOUR PROGRESS. PRESERVE YOUR LEGACY

Your advisor's role extends well beyond portfolio management. They help you uncover risks, anticipate challenges, and identify opportunities to strengthen your overall plan. Protecting your assets is not about fear. It's about foresight. And when integrated thoughtfully, it provides confidence and clarity for the decisions that matter most.

As life evolves, your protection needs may shift. Whether you're adjusting your retirement timeline, planning for succession if you own a business, supporting aging parents, or crafting a philanthropic legacy, your advisor brings the breadth of experience and insight necessary to help you create a financial plan that evolves accordingly.

**Let's work together now to protect what gives you financial freedom today,
tomorrow, and for generations to come.**



PROTECTION. RETIREMENT. INVESTMENT. ESTATE.

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