Five Steps to TrueWealth®

This is the script we’ll follow, as we walk the client through the infographic you’ve designed, explaining what it’s like to work with our firm.

One of our core values at WealthCare is Living a Life of Abundance®. Whatever abundance means to you, by its very definition it means “more.” More time with your grandchildren, more vacations, more time for your hobbies or reading, more control over your life and your time. Our involvement in designing your retirement is all about giving you more, so you can live a life of abundance.

TrueWealth® doesn’t consist of more money, or more stuff. Instead, it’s comprised of those *things that money can’t buy, and death can’t take away* like meaningful relationships, incredible experiences of a lifetime, and memories made with family and friends. What we do in designing a retirement is to provide more abundance in terms of money and time, so you can accumulate TrueWealth®.

WealthCare has a process we call Five Steps to TrueWealth® that helps you to organize and structure your retirement so you can have more of *what money can’t buy and death can’t take away*.

The first of those steps is **Position**. It’s in this step that we gather all your financial information into one place, and illustrate it on one piece of paper. Your wills and trusts, social security statements, investment account statements, life insurance, bank accounts, and the names of your beneficiaries are all gathered into one document called the Picture on a Page® Imagine how clarifying it might feel to have everything important about your financial life and estate plan all on one 8 ½ x 11” sheet of paper. Imagine how easy that would make things for your heirs when the time comes to settle your estate---everything they need to know in one spot!

The second step is **Project**. In this step we determine the impact of inflation, the cost of healthcare, and the impact of taxes on your retirement. Then, we calculate what your investment account values are likely to be each year over the rest of your life. From those calculations we can begin to see what how much Monthly Mailbox Money® you can expect, and know roughly how much money your children or heirs will likely inherit.

**Protect** is the third step. This is where we begin repositioning your assets to avoid losses in the stock market, protect your income from taxes, plan for healthcare costs, and strategize to minimize investment fees.

The fun step is number 4: **Payoff**. In this section we’ll help you determine when you should start taking Social Security and how much you’ll receive. We’ll help you make any necessary decisions on how to take pensions available to you, and we’ll look at strategies to guarantee your income for the rest of your life. All this combines together to give you Monthly Mailbox Money®

The final step, #5, is **Perpetuate**. Perpetuate means to make something continue into the future. Not only is it important that your Monthly Mailbox Money® perpetuate for the rest of your life. It’s also important that your assets pass on to your heirs exactly in the way you want them to. This is the step where we avoid probate, eliminate estate taxes, and protect your wealth from begin destroyed by extended nursing home stay. We also work to pass on your TrueWealth® those things you possess that money can’t buy and death can’t take away. It’s a shame when your lifetime of experiences and collected wisdom pass away with you. Instead each generation should capture, collect, and transfer that wisdom to the next generation. WealthCare will show you tools and strategies to help you pass that TrueWealth® to succeeding generations.

These five steps are proven, and we’ll guide you carefully along each step of the way to insure that in the end, you can experience the most abundant life possible.