Financial Planning
Bring All Your Financial Questions To Us

Many people think financial advisors only handle investments...

Withum Wealth Management does **much more** than that. We want to be involved in all aspects of your financial life and understand what keeps you up at night. Because we become intimately familiar with your financial situation, we can bring valuable input to decisions you make.

We work with you to answer an array of financial questions.

- How do I plan for the unexpected?
- Will I be OK financially when the next Black Swan event occurs?
- When can I retire and what will my lifestyle look like when I do?
- Should I save to a Roth 401(k) or a traditional 401(k)?
- What is the best way to leave assets to my children?
- Will I owe any gift or estate tax?
- How much will it cost to send my children to college and how should I save for that?
- How can I balance between current spending and future needs?
- Can I afford a second home?
- What are some strategies to manage my taxes?
- Can my plan withstand periods of negative market returns?
- What's the most tax-efficient way to fund my lifestyle in retirement?

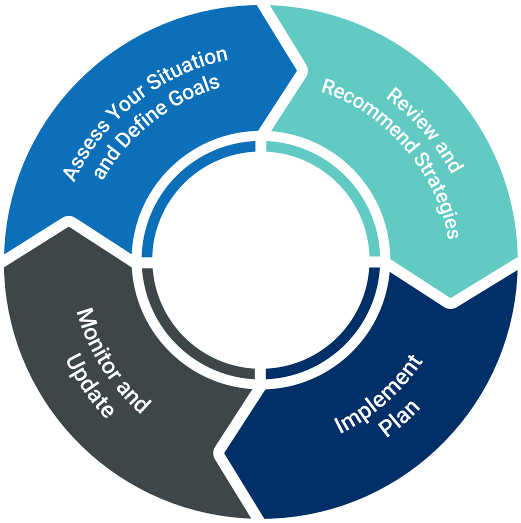
> **Life can be unpredictable. But personalized, actionable advice will set you up on a path for financial success.**

Financial Planning

Tailored Strategies

Financial planning is the process of evaluating and choosing an optimal strategy to achieve your financial goals. We work with you to create a personalized plan based on an integrated review of your unique circumstances. As your life changes, we make adjustments to your plan and portfolio, keeping you on the path to success.

Our Financial Planning Process



Review all aspects of your business and personal life

Consider options for achieving goals and choose preferred strategy

Coordinate with your financial team to implement chosen tactics

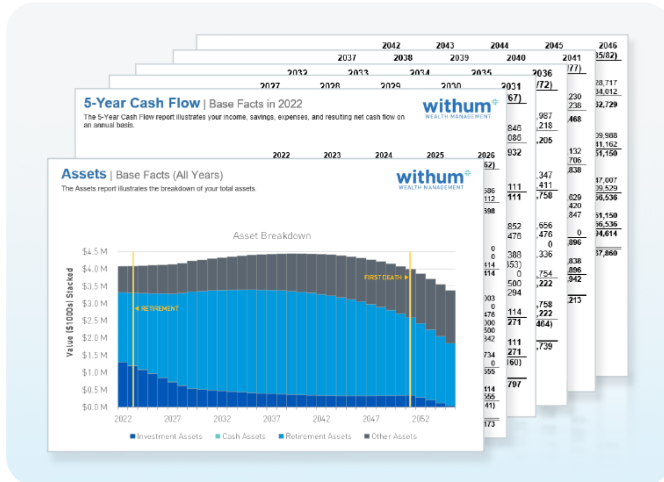
Maintain plan as a living, breathing financial blueprint for success

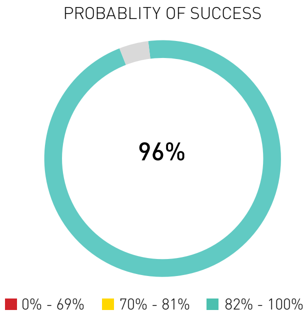
Retirement Planning and Cash Flow	Evaluate impact of different choices such as retirement date, spending amounts, investment risk, etc. Prepare cash flow projections to assist with long-term planning.
Investment Oversight	Integrating portfolio management with financial planning helps assess the appropriate risk/reward balance, and determine optimal investment and execution strategy.
Income Tax Management	Maintain awareness of tax implications as part of portfolio management and financial planning processes. Consider strategies such as asset location, withdrawal strategies, Roth conversions, etc.
Trust & Estate Planning and Monitoring	Provide net worth projections in order to create an estate plan. Present and review various options for execution. Continuously monitor the plan and ensure that it remains up to date.
Education Needs	Calculate costs of higher education and provide guidance on saving for the expense.
Insurance Needs and Policy Review	Analyze the amount and duration of insurance needed. Review of existing policies.

Wealth Projections

Our Advice Starts With A Plan

A wealth projection is the starting point for our plans. It is an estimate of your portfolio, income, expenses and taxes to the end of your lifespan. We will create and help you implement a comprehensive plan that provides tangible recommendations based on the projected cost of goals, financial resources, risk tolerance, outstanding debt and other financial variables. We offer this as part of our relationship because we believe in the importance of advance planning to help you reach your financial destination with greater clarity and confidence.



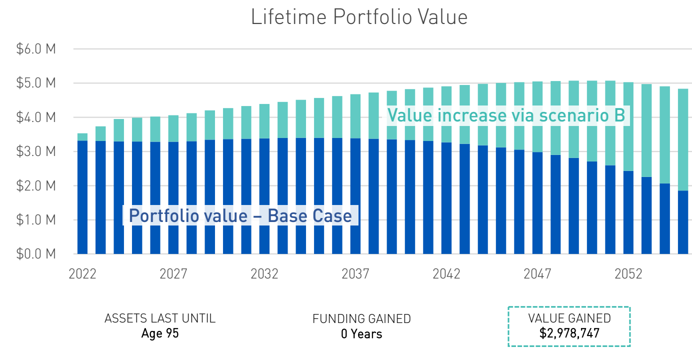


Monte Carlo Analysis

Your wealth projection is stress tested by running 1,000 different scenarios. Each potential outcome represents portfolio fluctuations given different market conditions and is based on your individual risk characteristics.

What-If Planning

Our process uses goal-based modeling to evaluate possible decisions. This might include choices such as different retirement dates, purchase of a second home or a business sale.



▶ Customized Wealth Portal

Your personal website is designed to maintain a consolidated view of your financial situation;

Aggregated financial data from over 10,000 institutions with real time tracking;

Integrated view of all your financial assets - Individual, business, public and private investments, etc.

Withum Wealth's Value

Your Personal CFO

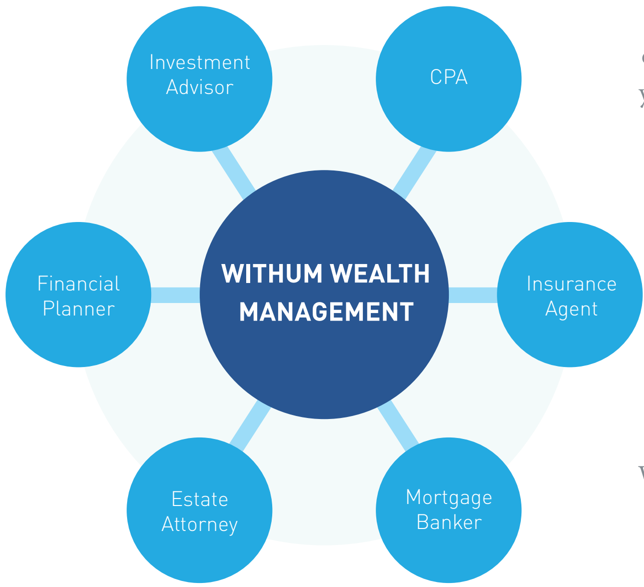
Our Team Is Integral To All Your Financial Decisions

As your financial advisors we understand your financial condition and are uniquely situated to help coordinate all of your financial decisions. We help to organize and integrate your financial life - simplifying the complicated.

We optimize your portfolio, create tactical positioning, provide active oversight and investment selection.

We understand your net worth and cash flow needs and can help determine the optimal withdrawal strategy from your trust, retirement accounts and individual accounts.

We determine the portfolio needed to cover your needs as well as project your future net worth—two important components of establishing an estate plan.



We work with your accountant to understand your tax situation and manage your portfolio in a tax-effective manner.

We understand how insurance fits into your life, calculate your insurance needs, and evaluate existing and proposed policies.

We help determine the best use of debt as part of your overall plan and help evaluate various financing options.

withum WEALTH MANAGEMENT

Have Questions About Your Financial Future?

Our team of experienced professionals will work with you to create a plan that fits your unique needs and helps you achieve your financial goals. We'll help you make the most of your money so you can worry less and live more. Contact us today - we'll help you get on the path to financial security.

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