



Financial Planning for Big Tech & Beyond



Our clients are different... and so are we.

Here's our **"4-5-6" methodology** for reviewing our clients' personal finances.

The 4-5-6 Methodology was inspired by my mentor H. Adam Holt, CFP, Founder of Asset-Map®.
The Four Frames, Five Whys and Six Financial Fire Drills are trademarks of Asset-Map Holdings, Inc.

4 Frames™ for Interpreting Household Structural Integrity

We know. You're busy. Financial Planning is probably not something you think a lot about. Your focus is on your life (family, kids, career, etc.) and that's completely understandable – even praiseworthy. You're someone's hero. You have people counting on you – at work, at home, in the community, or maybe combinations of all these. And because there are people counting on you, it's wise to shift that focus, at times, to your financial picture. Enter the one-page plan known as the Asset-Map. Using the Four Frames approach, we will examine how you've structured your life via investments, insurance, legal, and tax decisions.

Investment

- Who is managing this? (Doing it yourself, active manager, etc.)
- What is your investment strategy?
- Does the current allocation match your risk tolerance?

Insurance

- What is your plan in case of untimely death?
- Are you self-funding long-term care?
- Are your group policies convertible?

Legal

- Who are the beneficiaries in your qualified plan?
- Does it make sense to add transfer on death (TOD) registrations?
- Do you own assets out-of-state?

Tax

- Does your income deem you ineligible for Roth IRA contributions? If so, what is your after-tax savings strategy?
- Does your portfolio generate taxable income via qualified or non-qualified dividends?
- What is your distribution plan for low-cost basis, highly appreciated company stock?

5 “Whys”™ to Help Identify the Intentionality Behind Your Financial Decisions

In case you didn't know, my degree is in Philosophy, and I love asking “Why?” In an effort to discover the intentionality and reasoning behind financial decisions (or indecisions), I make it a point to ask “why” at least 5 times. Taking the extra effort is so worth it. As Pater Abelard said, “The key to wisdom is this – constant and frequent questioning, for by doubting we are led to question, by questioning we arrive at the truth.”

FRAME

THE POWER OF WHY

Investment

- 1- Why are we generating reportable income in a taxable account?
 - 2- Why do we own different mutual funds that hold the same stock?
 - 3- Why haven't we realized any long-term capital gains?
 - 4- Why are we not funding this account with surplus cash?
 - 5- Why are we holding a large percent of employer-concentrated stock?
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Insurance

- 1- Why are we purchasing insurance outside of your employer benefits?
- 2- Why are we not taking advantage of your group-premium policies?
- 3- Why are we increasing your coverage but not your partner's/spouse's?
- 4- Why are we not bundling your policies for a cost-efficient premium?
- 5- Why are we self-funding long-term care?

FRAME

THE POWER OF WHY

Legal

- 1- Why is this account in a revocable trust but this one isn't?
 - 2- Why are the beneficiaries in your retirement accounts different than your non-retirement accounts?
 - 3- Why did we not add a transfer-on-death (TOD) registration to your brokerage account?
 - 4- Why do we not have a durable power of attorney (POA)?
 - 5- Why should we consider adding a health care directive?
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Tax

- 1- Why are we not funding your 401k company plan with your bonus income?
- 2- Why are we enrolling/not enrolling in auto-sales?
- 3- Why are we not participating in the MEGA Back Door Roth?
- 4- Why are we not funding a 529 account for your children?
- 5- Why are we not owning tax-free municipal holdings in your brokerage account?

6 Financial Fire Drills™

As we all know – life happens. And when it does, it can bring major consequences. **What's the household plan in the event that one of these six financially disruptive events happens?**

There is no such thing as a sound financial plan – rather a sound financial process. To cap off our 4-5-6 methodology, it's crucial to help you understand the disruptive impact of a:

- Liquidity event (i.e., unforeseen cash expense)
- Long term disability event (i.e., inability to work in your OWN or ANY occupation)
- Loss of life (i.e., untimely death)
- Long Term Care (i.e., assisted living or nursing home funding scenarios)
- Longevity (i.e., risk of outliving or spending down your assets)
- Legal/Liability (i.e., are the proper mechanisms in place, like a revocable trust, to accurately and efficiently distribute your assets as intended)



There is beauty in simplicity, and it's hard to beat the simplicity of this 4-5-6 approach. **Together, we will ask and answer the important questions to clearly show where you are, and where you are headed: to work, live, retire with confidence.**

Ready to take charge of your life? Let's get started!



Don Hilario, CFP®

hilpanmoxiewm.com

949-559-1852

don.hilario@hilpanmoxie.com

