

# RESULTS:

1

## REDUCED TAXES

Michael and Lisa are expected to save \$1.5 million (rounded) during their retirement through advanced tax planning strategies.

2

## INCREASED EXPECTED LEGACY BY \$875K

3

## ESTABLISHED ESTATE AND ASSET PROTECTION PLANS

4

## DISCOVERED COST/EXPENSE SAVINGS OF \$15,000 PER YEAR

5

## INCREASED EXPECTED INCOME THROUGHOUT RETIREMENT BY \$1.5 MILLION

6

## DEVELOPED RETIREMENT INCOME PLAN

- I. Determined when clients could retire.
- II. Created a distribution strategy to create a reliable income stream or “paycheck” to match clients’ lifestyle without the stress of running out of money.
- III. Improved portfolio expected returns by eliminating low-quality, high-cost holdings and adding active risk management.




### ZACK SWAD

President & Wealth Manager

### Swad Wealth Management, LLC

### TO SCHEDULE A COMPLIMENTARY INTRODUCTORY CALL, CONTACT:

 [zack@swadwealth.com](mailto:zack@swadwealth.com)

 (707) 899-1010

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SWAD WEALTH  
MANAGEMENT

### CASE STUDY

### RETIRING SOON



**CASE DETAILS:** Michael and Lisa wanted to retire within a year. They wanted to ensure they had enough money to live comfortably in retirement without the stress of running out of money. Their top priorities were to develop a strategy to create a "paycheck" in retirement, avoid overpaying taxes, and make sure their investments made sense for their situation.

WHAT WE DID:



1

**Showed the client how to maximize their social security** benefits through strategic filing of benefits.

I. Effect on income - expected increase of \$120k throughout retirement.

2

**Completed Estate Planning and Asset Protection Plan** for Michael & Lisa.

I. Discussed how to establish a trust to help protect assets from creditors when assets pass to their two children.

II. Helped establish an estate plan (trust, will, medical directive, and powers of attorney) through local law firm to make sure assets are distributed according to their wishes, avoiding up to \$58,000 of probate fees.

III. Retitled their accounts and beneficiary designations in accordance with their estate plan.

3

**Restructured Debt & Mortgage**

I. Found interest savings of ~\$30,000.

II. Partnered with local mortgage broker to execute.

4

**Enhanced Gifting Strategy** allowing Michael and Lisa to give more to their favorite charitable organizations and save more on taxes.

I. Showed the client how to establish a Donor-Advised Fund that would allow them to fund their charitable contributions with stock and write off 10 years of donations in one year.

II. Effect on taxes - avoided \$70k (rounded) of future long-term capital gains plus associated taxes AND reduced taxes approximately \$30k for current year.

5

**Created a Retirement Spending Plan** to help Michael & Lisa create a paycheck in retirement so they can maintain their lifestyle and prepare for unexpected costs such as health, long-term care, etc.



6

**Established Retirement Income Distribution Plan**

I. Helped them determine what accounts to draw from each year during retirement.

II. Coordinated social security, IRAs, rental income, taxable investment accounts, required minimum distributions (RMDs), and Roth conversions.

III. Developed tax plan in coordination with distribution strategy (federal, state, capital gains, net investment income, and Medicare IRMAA taxes) to minimize taxes in retirement.

IV. Effect on taxes - expected tax savings throughout retirement of \$1.4 million. Hedged risk of future tax increases on retirement income.

V. Effect on legacy - expected increase of \$875k on net legacy.

7

**Completed Risk Management Assessment** that revealed clients were significantly underinsured, leaving their money and retirement at risk.

I. Calculated clients' net worth at \$4.5 million

II. Helped clients establish (through local insurance agent) an umbrella insurance policy to help protect assets.

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**Rebalanced portfolio** to match clients' risk tolerance and retirement income needs and goals.

I. Eliminated high-cost, low-quality investments

II. Reduced risk through active risk management and oversight

III. Relocated assets to improve the tax efficiency of portfolio

IV. Effect on income - reduced expenses by ~\$15k per year.

