



Massow
Wealth
Strategies Inc.
An Independent Firm

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The Six Areas of Financial Planning

1. Financial Position

Where does your money come from and where does it go?

- Net Worth - Assets, Savings and Investments versus Debts
- Fixed Expenses / Variable Expenses

2. Risk Management

What risks are you exposed to that could sink your financial ship?

Risk management addresses insurance issues.

3. Investing for Wealth Accumulation

Save money for specific goals, on purpose and make informed decisions. These investments tend to be known as non-qualified monies. They are usually after tax investment dollars.

4. Tax Planning

The government is in partnership with you. Understand how your investments are affected by the income tax and the estate & gift tax. Explore what you can consider to save on your tax bill.

5. Retirement Planning

Invest through systematic savings and manage it wisely. These dollars are referred to as qualified money since they are usually in a qualified retirement plan.

6. Estate Planning

How your estate passes can be in your control. It is important to understand how title affects ownership and the rights of a beneficiary designation. Address guardianship issues for young children. Which estate planning documents should you have? Plan for the worst-case scenario.