

# Life Milestones

## Work Life



We help our clients prepare for changes that inevitably occur throughout their careers, from starting and changing jobs, navigating unique compensation structures, as well as understanding and maximizing stock options benefits.

- First job: Understanding the impacts or receiving income for the first time.
- New job: How the changes in income and lifestyle impact your finances.
- Navigating compensation structures: Learning about different forms of employee compensation and how it affects your financial situation.
- Stock Options/IPO: Understanding your stock options, how they work, and how to optimize your benefits.
- Turning 50: You can contribute more to your retirement plan.

## Financial Life



Life includes monumental milestones such as Medicare, retirement and moving on from a business an owner has put their life and soul into. We help make these changes manageable and less intimidating for our clients.

- Retirement: Putting your finances in a position to fund a long and comfortable retirement.
- Business sale: Transitioning out of a business to successfully enter the next phase of your life.
- Settlement: Navigating tricky settlements to their conclusion, how to maximize benefits, and how to minimize drawbacks.
- Turning 65: Not only is this an important age for government programs such as Medicare and Social Security, but it's also a great time to check other areas of your financial plan.
- Turning 73: Required minimum distributions (RMD's)

## Family Life



Watching families grow and change is exciting to watch, but also comes with its own set of challenges. We assist our clients prepare and adapt to the different phases of family life.

- Preparing the next generation: Teaching our children how to plan and prepare their finances as adults.
- Planning for education: Learning how to save and pay off higher education costs.
- Marriage: Educating newly wed couples how marriage will affect their finances
- Buying first home: Showing how to save for a first home and how to prepare for the costs
- Preparing for children: Understanding the costs of parenthood and budgeting accordingly.
- Divorce: Preparing to adjust financially after divorce proceedings.
- Illness: Navigating loss of income, medical costs, and other financial hardships brought on by a serious illness in the family.

# Generational Transitions



Preparing for the passing away of family members is one of the hardest things to think about, but equally one of the most important events to prepare for. We guide our clients with how to transfer their wealth to the next generation, and help the next generations manage and preserve their family's wealth.

- Inheritance: How to manage a transition of wealth from a deceased family member.
- Selling a property: Showing how to sell valuable assets and how to maximize the value of a sale.
- Estate transfer: Preparing to transfer one's estate at death
- Charitable giving: Moving funds to a cause that you care deeply about.



Advisory services offered through Pacific Excel Wealth Advisors, Inc. (PEWA)