What financial decisions are you facing today and what's coming your way?

Financial Decisions Roadmap

Real Estate - Residential

Starter Home
- Financing Strategies
- Buy vs Rent
- Source Down Payment
- Renovations/Construction

Move-Up Home(s)
- Financing Strategies
  - Equity Line, Construction, etc.
- Purchase Decision(s)
- Renovate vs Move
- Sell vs Rent Current Home

Vacation / Second Home
- Financing Strategies
- Lifestyle Modeling
- Vacation Philosophy

Downsize Home
- Financing Strategies
- Lifestyle Changes
- Reverse Mortgage
- Estate Implications
- Sale Decision

Career

Early Career
- Stock-Based Compensation
- Deferred Compensation
- Career Changes
- Start-Up
- Tax Filing Status

Middle Career
- Stock-Based Compensation
- Deferred Compensation
- Career Changes
- Expected Income Changes

High-Income Years
- Stock-Based Compensation
- Deferred Compensation
- Income Trajectory
- Role Longevity

Pre-Retirement
- Stock-Based Compensation
- Deferred Compensation
- Lifestyle / Reduced Hours
- Business Transition
- Social Security Planning
- Retirement Timing

Hiatus
- Young Children
- Part-Time Work
- Second Career

Retirement
- Meaningful Engagement
- Pension
- Social Security

Children

Family Planning
- Timing
- Grounding Expenses
- Fertility/Adoption Planning

Young / Pre-School
- Expense Changes
- Trust Fund
- College Savings / 529
- Education Philosophy
- Career Implications

School Age
- Expense Changes
- Trust Fund
- College Savings / 529
- Private School
- Activities / Sports
- Teach Kids About Money with Opes

College Age
- Expense Changes
- Trust Fund
- College Health Insurance
- College Payment
  - 529 Use Strategies
  - UTMA Use Strategies

Young Adult
- Expense Changes
- Trust Fund
- Post-Grad Education
- Help with RE Purchase
- Help with Wedding

Adult
- Estate Planning

Age / Health / Other

20s
- Lifestyle Expense Changes
- Major Expenses
- Charitable Gifting
- Health Insurance
- Group Benefits Planning
- Marriage Planning

30s / 40s
- Lifestyle Expense Changes
- Major Expenses
- Charitable Gifting
- Health Insurance
- Group Benefits Planning
- Estate Planning
- Life Insurance
- Disability Insurance
- Health Care Directive

50s / 60s
- Lifestyle Expense Changes
- Major Expenses
- Charitable Gifting
- Health Insurance
- Group Benefits Planning
- Estate Planning
- Life Insurance
- Long-Term Care Insurance
- Social Security
- Aging Parents
- "Go Go" Years

70s and Beyond
- Lifestyle Expense Changes
- Major Expenses
- Charitable Giving
- Health Insurance
- "Slow Go" Years
- Estate Planning
- "No Go" Years
- Health Care Directive
- Incapacity- POA

Divorce
- Impacts 55% of Americans and is a Financial Trajectory Shift
- New Expense Structure
- Housing Implications
- Housing - Timing and Sale
- Housing- Timing of Purchase
- Retirement Implications
- Future Relationships

Investments - LIQUID

Early Building Phase
- Asset Allocation
- Real Estate Exposure
- Liquidity / BSA
- Pre-Tax Contributions
- Post-Tax Contributions

Prime Building Phase
- Asset Allocation
- Real Estate Exposure
- Liquidity / BSA
- Pre-Tax Contributions
- Post-Tax Contributions

Retirement Phase
- Asset Allocation
- Real Estate Exposure
- Liquidity / BSA
- Income Generation
- Pre-Tax Withdrawals
- Post-Tax Withdrawals

Investments - ILLIQUID (Real Estate, Business Ownership, Other)

Residential Rental
- Ownership Structure
- Purchase Decision(s)
- Financing Strategies
- Capital Improvements
- Property Management
- Cash-Flow Modeling

Commercial Building
- Ownership Structure
- Purchase Decision(s)
- Financing Strategies
- Capital Improvements
- Property Management
- Cash-Flow Modeling

Business Ownership
- Cash-Flow
- Succession Plan

Help when you make the most important financial decisions of your life.

OPES ADVISORS