



# WOLFGANG

CAPITAL®

Focused on five key areas of your financial life, our comprehensive Whole Picture Retirement Plan® is designed to help our clients achieve simplicity and security during their retirement years.

## WE LISTEN



VALUES  
CONCERNS  
LEGACY GOALS  
RISK TOLERANCE  
LONG TERM PLANS  
INCOME & GROWTH GOALS

## WE LOOK



INFLATION  
LIFE STAGES  
INCOME GAPS  
RISK VS. REWARD  
LONG RANGE OUTLOOK  
WHAT'S BEST FOR THE FAMILY?

## WE CARE



TEAM APPROACH  
COST ANALYSIS  
ROUTINE CLIENT REVIEWS  
FAMILY OWNED & OPERATED  
SUPPORT FOR LIFE CHANGES  
CONSISTENT COMMUNICATION

## WHOLE PICTURE RETIREMENT PLAN®

### 1 INCOME PLANNING

Establish an income plan to help secure your future & support your lifestyle.

1

PENSION PLANNING  
SPOUSAL CONTINUATION  
SOCIAL SECURITY PLANNING  
PASSIVE & INVESTMENT INCOME  
REQUIRED MINIMUM DISTRIBUTIONS

2

### 2 INVESTMENT PLANNING

A diversified investment plan designed to help meet your goals & reduce risk.

RISK ASSESSMENT  
IRA & 401K PLANNING  
VOLATILITY EXPOSURE  
INVESTMENT MANAGEMENT  
ASSET CLASS DIVERSIFICATION

3

### 3 TAX STRATEGIES

Strategies to help tax exposure by evaluating your long range outlook.

TAX FREE INCOME  
CHARITABLE GIVING  
TAX DEFERRED ACCOUNTS  
TAX PREPARER REFERRALS  
ROTH CONVERSION ANALYSIS

4

### 4 HEALTHCARE PLANNING

Take comfort in knowing your health & estate may be safe in a time of need.

HEALTH INSURANCE\*  
SUPPLEMENTAL INSURANCE\*  
MEDICARE PLAN SELECTION  
LONG TERM CARE PLANNING\*  
MEDICARE PLAN ADJUSTMENTS

5

### 5 LEGACY PLANNING

Help preserve your family's comfort & security with a thoughtful plan.

SURVIVOR ASSESSMENT  
LIFE INSURANCE BENEFITS\*  
BENEFICIARY DESIGNATIONS  
ESTATE ATTORNEY REFERRALS  
SUCCESSION PLAN & TRANSFERS

\* Insurance products and services are offered through Wolfgang Financial Group LLC dba Wolfgang Financial and Insurance Agency (CA LIC # 0K07551).

Fee-based financial planning and investment advisory services are offered by Wolfgang Capital LLC, a Registered Investment Advisor in the State of California. Insurance products and services are offered through Wolfgang Financial Group LLC dba Wolfgang Financial and Insurance Agency (CA LIC # 0K07551). Wolfgang Capital LLC and Wolfgang Financial Group LLC are affiliated companies. Neither Wolfgang Financial Group LLC or Wolfgang Capital LLC provide legal or tax advice. You should always consult an attorney or tax professional regarding your specific legal or tax situation. Wolfgang Capital LLC, Wolfgang Financial Group LLC are not affiliated with or endorsed by the Social Security Administration or any government agency. Wolfgang Capital LLC does not offer tax planning or legal services, but may provide references to accounting, tax services or legal providers. They may also work with your attorney or independent tax or legal advisor.