



**AAFMAA**<sup>®</sup>

COMPASSION • TRUST • PROTECTION

AAFMAA Wealth Management & Trust LLC

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# **Building a Legacy: A Great Financial Future Begins with a Smart Financial Plan**

Short description of webinar



# AAFMAA WEALTH MANAGEMENT & TRUST

- **OUR MISSION:** to be the premier provider of financial planning, investment management, and trust services to the American Armed Forces community.





# AAFMAA WEALTH MANAGEMENT & TRUST

Focusing exclusively on the needs of the military family, we work to provide innovative, personalized, and lifestyle appropriate financial services.

Bound by a fiduciary standard - any advice or service we offer must always be in the best interest of the client.





# Agenda

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- Introduction
- What is a financial plan?
- Comprehensive financial planning
- Goal based financial planning
  - Education planning
  - Retirement planning
  - Tax planning
  - Estate planning
- Financial plan overview



# Financial Planning





# Financial Planning

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- The steps in the planning process are:
  - Develop objectives.
  - Develop tasks to meet those objectives.
  - Determine resources needed to implement tasks.
  - Create a timeline.
  - Determine tracking and assessment method.
  - Finalize plan.
  - Distribute to all involved in the process.



# Comprehensive Financial Planning

- A comprehensive evaluation of a client's current and future financial state using currently known variables to predict:
  - Cash flows
  - Asset values
  - Withdrawal plans
  - Net worth
  - Tax liabilities
  - Asset allocation
  - Future retirement plans
  - Estate plans
- We use these variables and estimated asset growth rates to estimate the probability that a client's financial goals will be met and the steps that can be taken to increase their probability of success.



# Goal Based Financial Planning

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- Prioritizing your financial goals and determining an optimal plan to achieve them
- Examples of financial goals:
  - Education planning
  - Retirement planning
  - Tax planning
  - Estate planning





# Education Planning

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- Funding options
- Tax smart accounts
- Be realistic about financial aid
- Implementation



# Retirement Planning

- Determine income needs in retirement
- How will you meet those income needs?
- Retirement budget
- Review of your retirement assets
- Review your insurance needs
- Implementation



# Tax Planning

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- Tax Efficiency
  - Retirement accounts
  - Gain/Loss harvesting
  - Gifting
- Implementation with CPA



# Estate Planning

- Determine what estate planning documents are needed
- Ensure property is titled properly
- Make sure beneficiaries are up to date
- Gifting strategies
- Tax planning
- Implementation



# Financial Plan Overview

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- How does AAFMAA Wealth Management & Trust help with financial planning?
  - Knowledge & expertise on military benefits and how they fit into your financial plan
  - Engagement of AAFMAA's policy services & member services
  - Comprehensive financial planning for every stage of life



# Financial Plan Overview

- What do our financial plans look like?
  - We start with reviewing and confirming the clients goals and objectives
    - ✦ Gather financial statements
    - ✦ Define goals and objectives
    - ✦ Determine specific client concerns and plan to tackle them
  - Stress test the plan to analyze if you are adequately insured
  - Analyze current investments
  - Discuss adjustments and apply them to the plan
  - Present the final comprehensive financial plan to the client
  - Access the Financial Dashboard to keep a pulse on expenses and the overall financial picture



# AAFMAA Wealth Management & Trust

## Questions



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