



COMPREHENSIVE
WEALTH MANAGEMENT

WE'RE YOUR SOUNDING BOARD WHEN...

At CWM, our role is to help you think more clearly about the decisions that shape your life. When it's time to answer these questions - and any others that arise, we act as a sounding board to help you live your best life.

...Your money
needs *thoughtful*
management

Investing and Portfolio Strategy

- Is my portfolio aligned with my long-term objectives?
- Would my portfolio hold up under stress?
- Is my portfolio too concentrated, by design or default?
- Am I taking the right kind of risk?

...You encounter
life *milestones*

Major Decisions and Tradeoffs

- How does this choice affect future options?
- What is the long-term cost of this decision?
- Can I comfortably afford this home?
- Can I provide the life I want for my family?
- Am I preserving flexibility as my life evolves?

...Your *compensation*
package is complex

Compensation considerations

- What is the total value of my compensation package?
- Is my net worth too concentrated in company stock?
- When my RSUs vest, should I sell immediately or hold?
- How does NUA impact my other income?

...You need
tax strategy
in your accounts

Tax Strategy and Efficiency

- Are my assets structured in a tax efficient way?
- Is my tax strategy proactive or reactive?
- Am I paying more in taxes than required?
- How exposed am I to future tax changes?

...Your money
is in *motion*

Budget and Cash Flow

- Do I have clarity around where my money goes?
- Is debt serving as a tool, or a drag?
- Is my liquidity structured intentionally?
- Does my spending reflect what I value most?

...It's time to
define and fund
your *future*

Retirement and Financial Independence

- What does retirement actually look like to me?
- When does work become optional?
- Am I on track for retirement?
- How much can I spend sustainably in retirement?
- Can I retire early and bridge the gap before Medicare?

...You're
preparing for
what's *uncertain*

Risk, Longevity, and Protection

- How likely is it that my assets outlive me?
- How do I plan for disability or elder care needs?
- Is my financial life prepared if I'm no longer here?
- Is my family fully protected?

...Your financial
trajectory *changes*

Income and Lifestyle

- How reliant is my lifestyle on my current income?
- Am I prepared if my income changes?
- Is my compensation structured efficiently?

...You're making a
decision that
requires *precision*

Timing and Optimization

- When should I begin Roth conversions?
- When should I take Social Security?
- Should I keep my life insurance in force?

...You want your
wealth to transition
with *purpose*

Estate, Legacy, and Intent

- Would my assets transfer smoothly to my family today?
- What impact do I want my wealth to have?
- Is my estate going to be taxable?
- Does my situation warrant a trust?

Comprehensive Wealth Management

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Investing involves risk: the value of your investments will fluctuate over time, and you may gain or lose money. Diversification and asset allocation do not ensure a profit or guarantee against loss. Past performance is no guarantee of future results.

Comprehensive Wealth Management does not provide tax or legal advice. We will work with your independent tax/legal advisor to help create a plan tailored to your specific needs.