

James Wealth
Management
Planning. Investing. Advice.



James Wealth Management

James Wealth Management provides comprehensive personalized strategies designed to help you meet and exceed your financial goals. By utilizing a combination of **Goals-based** planning techniques, we will work with you to create a tailor-made plan that prioritizes what is most important to you and then help determine the best path for your success. This method of planning expands the focus beyond return-only or retirement-only goals and into all aspects of your financial life. Whether you already have goals in mind or are just getting started, we'll help you create a wealth plan that is aligned with your dreams, and perhaps even discover opportunities you may have not expected.

We are by your side providing **guidance and support** as you make key decisions. Utilizing a variety of financial planning tools, our highly educated professionals will help guide you on your path to financial freedom. By creating your plan, we will help you navigate through each stage of life and help you take control of your future.



The James Legacy

- A 50-year Proven Investment Discipline
- Long-tenured Management Team
- Team Focus: Putting Clients First
- We Stay Connected: Web Portal Access, Market Commentary, Economic Updates, Annual or Semi-annual Meetings & Frequent Phone Updates



At James we specialize in helping people prioritize and achieve their goals, no matter where they are on their financial journey.

How We Help Clients

When you hire the James Wealth Management Team, we will provide you with these services:

Estate & Legacy Planning

- Inheritance planning
 - Estate document collaboration
 - Legacy planning
 - Family estate planning meetings
 - Gifting strategies
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Transitioning Into Retirement

- Social security / medicare benefits analysis
 - Long-term cash flow planning
 - 401(k) plan asset allocation analysis
 - IRA withdrawals & required minimum distribution (RMD) strategies
 - Pension benefit election analysis
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Insurance Needs Planning

- Evaluate current insurance needs
- Long-term care insurance analysis

Investment Planning & Portfolio Management

- Risk tolerance / goals & core values assessment
 - Stock & bond portfolios designed to help meet your goals and align with your core values
 - Active asset allocation & portfolio rebalancing
 - Tax loss harvesting
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Tax Planning

- Collaboration on tax issues with an accountant as needed
 - Tax minimization strategies
 - Charitable gifting strategies
 - Roth IRA conversion analysis
 - Multi-generational tax strategies
 - Tax efficient distribution planning
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Major Life Events

- Education planning & student loan advice
- Savings & budgeting strategies
- Mortgage & debt analysis
- Financial analysis during divorce

Process Journey

Your journey to a balanced financial life starts here. Your success will be shaped over years or even decades of deliberate, purposeful planning. We seek to continually monitor your progress against established goals to help ensure you remain on track in pursuing your objectives.

First Steps

Initial Introductory Phone Call

- Get to know you and your concerns
- Learn what stage of life you are in
- Schedule your first meeting

Discovery Service Overview Meeting(s)

- Discuss in more detail who you are and what concerns, ideas, and goals you have
- Outline the benefits of our financial planning process and portfolio management
- Review service areas most advantageous for you
- Discuss our investment strategy
- Answer your questions about our company and how we can help

Follow Up meeting

- Onboarding paperwork
- Data gathering
- Prioritize goals

Planning & Projections Meeting

- Review new portfolio
- Introduce financial plan
- Provide initial recommendations



Our financial planners work collaboratively with your outside professionals to create and organize a comprehensive plan customized specifically for you.

Continuing Relationship

Check Progress

- Semi-annual meetings
- Review progress towards financial goals
- Update financial plan as needed
- Discuss reports and investment portfolio

Periodic Activities

- Client newsletters
- Educational articles
- Performance reports
- Market updates and commentary
- Account reviews and updates with your planner
- Educational events such as seminars and webinars

Continuous Activities

- Investment portfolio monitoring
- Account trading and rebalancing
- Ongoing investment analysis
- Client events
- Unlimited phone and email conversations with your planner



Your Dedicated James Investment Team



James Financial Planner

Manages relationship
and leads meetings



James Investment Manager

Constructs, implements,
monitors and analyzes
portfolio



Operations Team

Provides support to our
Planners and Investment
Managers



Outside Custodian

Holds financial assets for
safekeeping

YOU



Outside Professionals

Coordinates with Accountant,
Estate Planning Attorney,
Insurance Agent and other
outside professionals

Ask Tough Questions

- Can you suggest when and how to pass assets to future generations to meet my wishes and minimize taxes?
- Will you help me consider the impact of major life events, as well as plan for the unknown?
- Can you help me determine if Roth Conversions would be beneficial for me, and if so how much each year?
- Which accounts should I make contributions to now that I am contributing the maximum amount allowed to my employer plan?
- How can I plan ahead for large Required Minimum Distributions to minimize taxes?
- I give a lot to charity. Am I giving in the most advantageous way when considering my assets and tax bracket?
- I have multiple accounts. Can I take distributions for my living expenses in a more strategic way?
- I have a trust. Should it be the owner or the beneficiary of my different types of assets?
- How do you help assess if I'm on track to reach my goals and how often do you review?
- Are you able to share my estate plans with family members?
- How are you compensated and what are the fees I'm paying?

Let's Discuss Your Next Steps

Contact James Wealth Management Today!

(888) 426-7640

jamesinvestment.com





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All investing involves risk, including the loss of principal.

This information is of a general nature and does not constitute financial advice. It does not take into account your individual financial situation, objectives or needs, and should not be relied upon as a substitute for financial or other professional advice to assess, among other things, whether any such information is appropriate for you and/or applicable to your particular circumstances. In addition, this does not constitute an offer to sell, or the solicitation of an offer to buy, any financial product, service or program. The information contained herein is based on public information we believe to be reliable, but its accuracy is not guaranteed.

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