Working Together While You Build

For clients growing their wealth toward financial independence

Here's what an ongoing relationship with us looks like through a typical year: what's included, what happens each quarter, and when we meet. The details flex to your situation, and you'll see where below.

> **A note on your first year:** what you see here is the steady rhythm, the shape most years take. Your first year is busier. We meet more often as we learn your full picture, build your plan from the ground up, and clear the items that have been sitting on your list. Once that foundation is set, the cadence below is where we settle.

What's included

Your flat fee covers two things together: managing your investments and your financial planning. We build and run your investment strategy, rebalance and position your portfolio as markets and your life change, coordinate your saving, any employer stock, retirement-account decisions, and handle your tax planning across the year. The aim is simple: get you to work-optional sooner, and with fewer surprises along the way.

Most of this work happens in the background. That's the point of the arrangement: the things that are easy to put off, or hard to do well without spending real time on them, are the things we take on so they actually get done.

The year, quarter by quarter

First quarter: tax season. We prepare a tax letter for you and your CPA so your return is built on the right information, and we review your draft return before it's filed, while anything that needs correcting can still be fixed. We check the spots where high earners most often get tripped up: backdoor Roth conversions reported as taxable when they shouldn't be, and equity-compensation shares taxed twice because a broker reported the wrong cost basis.

Second quarter: your annual review meeting. The first of two scheduled meetings (we can always meet more, if needed). We look at how your investments performed and whether your portfolio is still pointed where you're headed. We update your financial plan with your current balances, income, and any employer stock, and reproject your path to your goal. Then we set the year's plan across the board: your investment strategy, your saving and retirement contributions, your employer stock, and your taxes. You leave knowing where you stand and what would move the date.

Third quarter: portfolio and tax check. Later in the year, with your income clearer, we do two things. We review your portfolio: how it's positioned, whether it needs rebalancing, and how to hold your investments across your accounts so you keep more of the return. And we project your taxes while there's still time to act, so a withholding shortfall or unused tax-advantaged room gets handled before the year closes rather than surfacing at filing. This is detailed work that only helps if it's done at the right moment, which is why it sits on our calendar and not yours.

Fourth quarter: year-end planning meeting. Our second meeting, and the most consequential one. A number of investment and tax decisions can only be made before December 31 and can't be undone afterward. Depending on your situation, that can mean making your backdoor or mega-backdoor Roth contribution, harvesting losses or gains, converting some savings to Roth while you're in a lower bracket, or giving to charity in a tax-smart way. We bring you the analysis and the recommendation, and together we decide what to carry out.

Where it flexes to you

No two situations are the same, so parts of the year carry more weight depending on what you hold. If your compensation includes RSUs, stock options, or an ESPP, coordinating those decisions and a planned schedule to diversify out of a single stock becomes central. If you have access to a backdoor or mega-backdoor Roth, we build it into the year and make sure it's funded and reported correctly. And if your wealth is built mainly through salary and savings, the focus is steady: maximizing the right accounts, keeping your taxes low, and staying on pace. We fit the work to your life rather than a generic checklist.

Between the scheduled points

Some things don't wait for a quarter: a raise, a new job, an equity grant, a windfall, or a home purchase. When something needs a decision, we already know your situation and we're on stand-by to work it through with you.