



KELLY CAPITAL PARTNERS RETIREMENT ROAD MAP

Our proprietary Retirement Road Map process is designed to help our clients achieve simplicity and confidence during their retirement years. Our Retirement Road Map is focused around **5 key areas** of retirement planning.

INCOME PLANNING

Our goal is to ensure your expenses can be paid month to month with reliability and predictability for the rest of your life. This typically includes:

- Social Security Maximization
- Income & Expense Analysis
- Inflation Plan
- Spousal Plan
- Longevity Protection

INVESTMENT PLANNING

Once your income plan is established, we'll create an investment plan for the remaining assets that you do not need to draw from month to month. This includes:

- Assessing your Risk Tolerance
- Adjusting your portfolio to reduce fees
- Volatility Control
- Evaluate ways to reduce risk while still working towards your goals
- Comprehensive Institutional Money Management

TAX PLANNING

Any comprehensive Retirement Plan will include a strategy for addressing taxes. This includes:

- Assessing the taxable nature of your current holdings
- Strategizing ways to include tax-deferred or tax-free money in your plan
- Strategize which tax category to draw income from first to reduce tax burden
- Discussing ways to leverage your qualified money to leave tax-free dollars to your beneficiaries

HEALTH CARE PLANNING

We'll create a plan designed to help you protect yourself against rising healthcare costs, including:

- Looking at aspects of Medicare, Parts A, B, and D
- Analyzing options for a Long-Term Care Plan

LEGACY PLANNING

It's important to make sure that any remaining assets you've worked so hard for go to your beneficiaries instead of taxes.

- Maximize your estate and income tax planning opportunities
- Establish a will/trust to ensure any assets are properly distributed to you beneficiaries
- Protect your IRA and qualified accounts from becoming fully taxable to you beneficiaries upon your death.