

A Lifetime of Value



EARLY YEARS (20s-30s)

- Student loan review
- Retirement plan options
- Budget analysis
- Inheritance plan
- FIRE (*Financial Independence, Retire Early*)/FINE (*Financial Independence, New Endeavor*) assessment
- Establish “career – optional” income strategy
- Education fund planning
- Career benefit and compensation review
- Equity compensation analysis



MID YEARS (40s-50s)

- Integrate financial planning strategies
- Conduct insurance review
- Tax and trust strategies
- Review employee stock option
- Optimize savings and retirement plan
- Distribution plan for education funds
- Real estate portfolio review
- Plan for health care liabilities
- Determine elder care needs
- Implement family wealth briefing
- Establish a rollover strategy
- Fund retirement catch-up provisions
- Implement FIRE/FINE strategy (if applicable)



LATE YEARS (60s-70s+)

- Funding a passion project
- Budget analysis
- Social Security and Medicare review
- Implement the rollover strategy
- Consolidate accounts for effective planning
- Philanthropic endeavors
- Peace of mind
- Leaving a lasting legacy
- Wealth transfer plan
- Review tax and trust strategies
- Accomplish your life’s purpose

Continually revisit:

- Portfolio analysis (*throughout the year, every year*)
- Debt management (*at least once a year – review and manage debt as necessary*)
- Risk analysis (*continuously monitored*)
- Emergency cash pool (*revisited every year to make sure it’s adequate*)
- Annual review of beneficiary assignments
- Estate plan review (*revisited every year to account for any changes taking place*)

What's important to you?

Personal goals

Please check the three items (total) on this sheet that are most important to you.

Retirement

- Having enough income during retirement
- Purchasing a retirement property or secondary residence
- Providing for education of children or grandchildren
- Determine when and how to withdraw funds from investments to provide for my retirement income

Legacy and Estate Planning Strategies

- Position myself to enjoy more of the things in life I value
- Having a plan in place for my financial future
- Making sure that my family will be secure in the event of a catastrophe, i.e., death or disability of a breadwinner
- Caring for elders or family with special needs
- Passing my estate to my heirs smoothly without court battles
- Protecting my estate from estate taxes and transfer costs
- Providing a legacy and financial resources for successor generations
- Providing capital for the charitable organization I support
- Protecting my assets from creditors and liability lawsuits

Cash Flow, Liabilities, and Investments

- Restructuring or eliminating debt
- Knowing where to put old and new investment funds
- Understanding my liquidity needs now and, in the future
- Having someone study my investment profile and make a recommendation on what type of portfolio I should have
- Maximize tax efficiency including reducing income taxes generated from my investments
- Avoiding capital gains or excessive taxes on the sale of business interests or investments

Critical Wealth Planning Needs

Jason Fuchs, AAMS®
Managing Director
www.sagepathfa.com
Office: 904-366-9388 | Mobile: 571-357-0341



Money Decisions You May Need to Make Within the Next 12 Months

New Money Decisions

- Tax refund
- Inheritance
- Offer of a generous severance package
- Legal settlement
- Lottery winning or other monetary prize

Existing Money Decisions

- CD maturing
- Excess money in savings, checking or money market accounts
- Bonds maturing
- Selling stocks/mutual funds or other investments
- Sale of a limited partnership, non-traded REIT or other similar asset
- Leaving your current employer or retiring triggering a possible 401k custodian to custodian rollover
- Pay back of a loan you made
- Sale of real estate
- Sale of a business

Potential Discussion Points

- A new job
- Planning to retire
- Paying for a wedding
- New child or grandchild
- A divorce for you or someone in your immediate family
- Relocating, buying a house or a vacation property
- Starting a new business
- Becoming a caregiver
- A family member you are concerned about their level of responsibility (gambling, spending money, substance abuse, other)
- Legal concerns
- Apprehension over a loved one's mental deterioration

Defining My Value

I examined client perspectives on the value of working with me and asked them to rank a set of common attributes in the order they found most valuable.

List of Attributes:

1. Helps me stay in control of my emotions
2. Has a good reputation and positive reviews
3. Is knowledgeable on tax consequences of investing
4. Can help me maximize my returns
5. Is approachable and easy to talk to
6. Helps me reach my financial goals
7. Is easy to get a hold of
8. Has a clear fee structure so I know what I'm paying for
9. Understands me and my unique needs
10. Uses up-to-date technology
11. Acts as a coach/mentor to keep me on track
12. Presents himself in a professional manner
13. Keeps my interests in focus with unbiased advice
14. Communicates and explains financial concepts well
15. Has the relevant skills and knowledge

Biography

Jason Fuchs, Managing Director



Your objectives are the heart of our business, and we believe in providing advice and guidance to help maximize all elements of your financial life, whenever and however you need it.

Focus

Working in the financial industry for more than 10+ years, Jason has helped countless people navigate through financial obstacles. From his time at Wells Fargo as Vice President, to his position as the Managing Director with Sage Path Financial Advisors, Jason has developed a passion for establishing lasting relationships with individuals and families.

Jason has always been through the thick and thin in terms of being there for his clients. He's attended bar mitzvahs, birthday parties, weddings, graduations; you name it - celebrations of all kinds. But he's also attended funerals. He's comforted grieving families and supported individuals struggling to find a new job or dealing with divorce. All those things, the happy and the sad are the reason why Jason loves his job.

People need someone to put their interests first, and for many people, Jason is that someone. He

strongly believes in the value of tailoring a unique strategy to fit the diverse needs and objectives to safeguard the things most important to his clients. Some people say it's all about the money, but it's not. It's about friendship, integrity, and trust. Jason helps people live the life they want and in some special cases, the life they thought they couldn't have. So, if you're looking for a steady hand, know that he'll be working alongside you every step of the way.

Away from the office

You can find Jason spending his free time with his wife Amber, their daughter Jual, and dogs Emma, Luna, and Bear. Amber and Jason like to stay active both physically and mentally, whether it's hiking together or enjoying a good book. Jason is a leader in the community, investing time and experience to lead others in social good. He is past-President of the Kiwanis Club and actively involved in his church. Jason is dedicated to improving the lives of children through his non-profit work with the Kiwanis Club of Jax Beaches and through his trips to local preschools where he reads to children. Jason is very energetic. He plays the drums and guitar and enjoys a variety of outdoor sports, such as running, mountain biking, surfing, kayaking, paddle boarding, snorkeling or rock climbing. One of Jason's passions is traveling, and he has traveled throughout the US and internationally. Although, his true passion is spending quality time with Amber, Jual, and his dogs!



What We Provide For You

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Managing Director
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Services Available:

Your Investment Plan

- Assess your risk tolerance
- Rebalance or reposition assets as needed
- Mutual funds, variable annuities, ETFs, alternative investments, bonds, common stock, brokerage accounts

Financial Planning

- Second career planning
- Social Security planning
- Cash flow/reserve analysis
- Tax planning
- Intergenerational planning
- Wealth management

Goal Based Planning

- Retirement planning
- College planning
- Dream vacation planning
- Bucket list planning
- Charitable giving
- Life and goal planning
- Estate planning

Access to Banking and Lending Services through Pershing and BNY affiliates

- Securities-based lines of credit
- Aircraft, art, commercial real estate, life insurance premium, and jumbo mortgage financing

Retirement Assets and Company Benefits

- Retirement plan investments
- Stock option grants or restricted stock
- Traditional IRA, Roth IRA, SEP IRA, Simple IRA, 401k plans, 403b plans, money purchasing plans, profit sharing plans,

Personal Risk and Family Security

- Adequate insurance protection
- Management plan for incapacity/disability income
- Life insurance
- Individual/Group health insurance
- Long term care insurance

Wealth Preservation Strategies

- Beneficiary reviews and designations
- Dynasty trust
- Special needs trust
- Asset protection trust
- Charitable trust
- Life insurance trust
- Testamentary trust

Business Succession Planning

- Understand personal and business objectives
- Implement appropriate risk mitigation tactic

Keys to a successful relationship

Jason Fuchs

Managing Director

I provide comprehensive investment planning. If we develop a successful working relationship, we will work together to help achieve your goals.

What you can expect from me:

You can trust that I will consistently and responsibly perform all required services and that I will be available when you need me.

I will:

- Treat you with respect, honesty, and dignity
- Act as your advisor, putting your interests first
- Strive to acquire a complete and accurate understanding of your goals, your tolerance for investment risk, and your time frame
- Explain the implications of the strategies I prepare
- Update you by email, mail, and phone
- Be prompt and prepared for our meetings
- Meet with you regularly to review your investment planning needs
- Respect your confidential information

What I can expect from you:

Effective communication and mutual respect are essential to a successful relationship, so I expect:

- Trust
- Respect
- Sincerity
- Honesty and full disclosure
- Responsiveness to requests
- Commitment to my process

I expect you to understand that my recommendations are always based on your best interests. As my client, you need to know that all investment advice will be based on the information you provide to me. I expect you to be fully engaged in the investment planning process.

Mutual expectations:

I believe working together is essential to effective investment planning. To this end, we both need to make your investment strategies a priority. We will agree to:

- Keep each other informed of any new developments that might affect these strategies
- Meet regularly to review your investment plan and be prompt and prepared for those meetings

Together, we can build an effective, long-term working relationship.