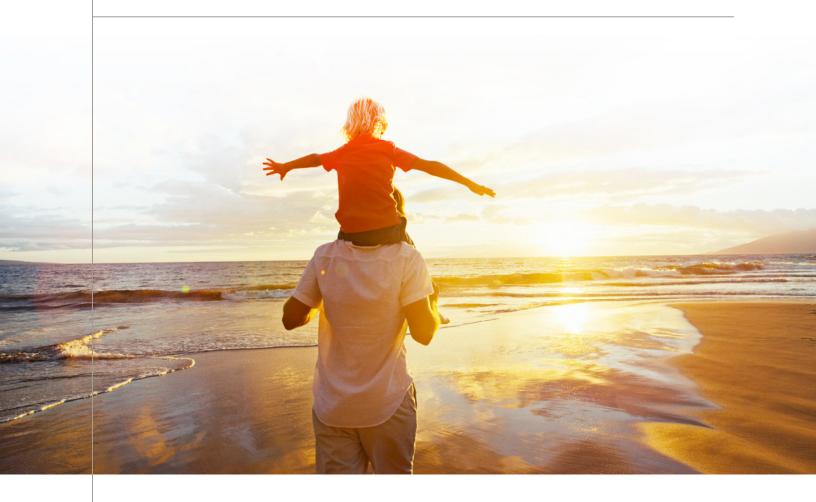
# **LEDCM**FINANCIAL PLANNING



ENJOY THE SUCCESS YOU HAVE BUILT. A customized financial plan seeks to bring you clarity and peace of mind for your situation and road ahead.

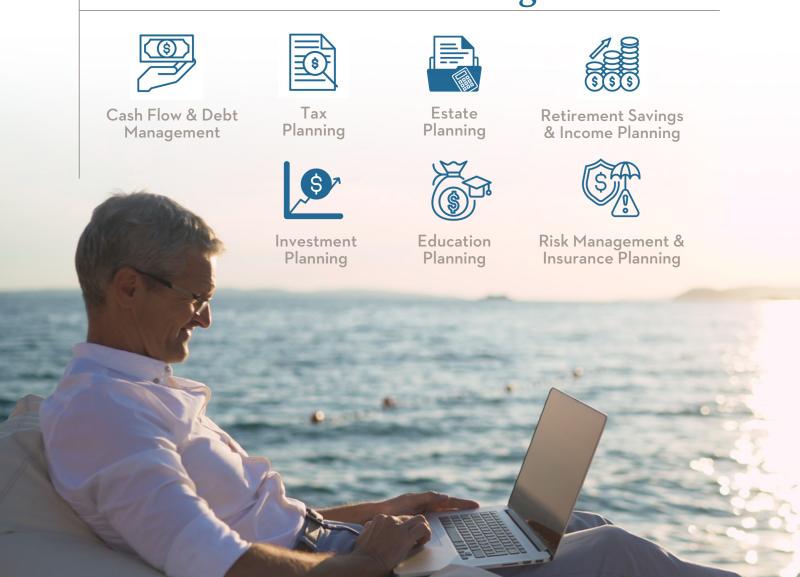
#### Benefits of a Financial Plan with DCM

A DCM financial plan will help give you the freedom to focus on what matters most. Our CERTIFIED FINANCIAL PLANNER™ professionals offer you a roadmap with strategies that seek to fulfill your goals.

As fiduciaries, we are in your corner, and we always work to put together the best plan without the influence of compensation incentives. For you, that means independent and objective advice that advocates for your best interests.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP® and Certified Financial Planner™ in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

### **Areas of Financial Planning**



## We Believe Financial Planning:

- Is an ongoing process, evolving as your goals change
- Presents thoughtful solutions
- Anticipates unforeseen challenges

## The Journey

Revise as Needed Meeting

Data Collection

Analysis & Goals Discussion

**Build the Plan** 

Present the Path Forward

Begin the Journey

Maintain an Efficient Course

Review & Revise





### What to Expect

#### A Meeting for Questions, Live Adjustments & Recommendations

- What if I retired earlier?
- What if we bought a second home?
- What if we did a Roth Conversion?

#### A Path Forward

A full plan, including likelihood of success, stress test scenarios, and recommended next steps.

#### A Partner Now and In the Future

Once your plan is in place, our team will be by your side as you move forward and will be available to answer questions as they arise in the coming years.

Past performance is not indicative of future results. The material above has been provided for informational purposes only and is not intended as legal or investment advice or a recommendation of any particular security or strategy. The investment strategy and themes discussed herein may be unsuitable for investors depending on their specific investment objectives and financial situation. Information obtained from third-party sources is believed to be reliable though its accuracy is not guaranteed. Donaldson Capital Management ("Donaldson" or "Firm") makes no representation or warranty as to the accuracy or completeness of the information, which should not be used as the basis of any investment decision. Information contained on third party websites that Firm may link to are not reviewed in their entirety for accuracy and Firm assumes no liability for the information contained on these websites. Opinions expressed in this commentary reflect subjective judgments of the author based on conditions at the time of writing and are subject to change without notice. No part of this material may be reproduced in any form, or referred to in any other publication, without express written permission from Donaldson. For more information about Donaldson, including our Form ADV brochures, please visit https://adviserinfo.sec.gov or contact us at (812) 421-3211.

## **Recommendations & Considerations** Immediate Recommendations Emergency Fund: Having an appropriate amount of liquid cas-financial plan. As a rule of thumb, the appropriate amount to all months of annual expenses. To that end, we have assumed y current amount of \$62,000. Individual Health Insurance: This year's open enrollment point November. We would be happy to connect you with a trust review of Sample's current coverage and shop the market pla Education Funding: You have expressed a desire to assist You may consider contributing a total of \$5,000 annually to t state tax credit for 529 Plan contributions Beneficiary Designations: Review your current beneficiary insurance policies to verify that they reflect your future wish Umbrella Insurance: An Umbrella Insurance policy can pr Ombretta insurance: All Office and homeowner's insurance offered by typical automobile and homeowner's insurance Umbrella Insurance policies, you may consider obtaining p Roth Conversions: After an initial review of your projects completing annual Roth conversions could be beneficial to pertains to your heirs. Creating these tax-advantaged Rot unanticipated cash flow needs to hedge against potential prove a path to pass assets to beneficiaries in a tax-effici conversion strategy is included in this report. **Future Considerations** Annual Gifting / Legacy Planning: Given your current your portfolio to a growth oriented investment portfolio. one such strategy. In addition to the allocation scenario strategies including: making annual exclusions gifts to beneficiaries further charitable donations Long Term Care: We have included stress tests in thi care event might have on the security of your plan. In insurance could have on the plan. Ultimately, we hop an educated decision regarding LTC insurance and w