



**Nielson Wealth Management**

— Build • Protect • Diversify —

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# FINANCIAL PLANNING

*Our individual planning process strives to reflect all of your financial and retirement goals while simplifying your financial life.*



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Greenwood Village, CO 80111

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Boulder, CO 80302

# A COMPLETE PLAN

When it comes to financial planning and investment management many firms only do one or the other. At *Nielson Wealth Management* we offer both. Our individualized approach is not centered on financial products, but solely on your needs. Financial planning extends well beyond investments and should include any factor that can impact your financial situation. Not every financial firm takes such a broad view. We offer all the following services and strive to integrate them into your financial plan. By considering the impact of your financial decisions across all these areas, our goal is to reduce any unnecessary risk, prevent costly mistakes, and help you efficiently reach your goals.



## INVESTMENT MANAGEMENT

## FINANCIAL PLANNING

- We are fully registered and can use a full array of investment options to help tailor design a personal portfolio based on your objectives, goals, and risk tolerance.
- Conservative money strategies using fixed annuities, CDs, bonds and life insurance.
- Investing strategies using stocks, REITS, ETF's, mutual funds, gold and silver.

### *ESTABLISHING AND ADVISING CLIENTS WITH THEIR:*

- IRAs
- 403bs
- 401k Rollovers
- Roth IRAs
- Trust Accounts
- Life Insurance Products
- Annuities

*Investments in securities do not offer a fix rate of return. Principal, yield and/or share price will fluctuate with changes in market conditions and, when sold or redeemed, you may receive more or less than originally invested. No system or financial planning strategy can guarantee future results.*

### *RETIREMENT INCOME*

- Maximize your Social Security, work pension benefits, and profit sharing.
- Coordinate all of your retirement income sources in a plan that strives to provide predictable retirement income for as long as possible.

### *LIFE DISABILITY and LONG TERM CARE INSURANCE*

- Review existing life insurance policy. Review beneficiary and if death benefit is adequate to meet your needs.
- Determine your disability and long-term care needs and help you plan for the best way to cover those expenses.

### *ESTATE PLANNING*

- Ensure your wills, Power of Attorney (POA), and trusts are current and consistent with your intentions. Our attorney can update if needed.
- Review your asset ownership and beneficiary information so your assets pass to heirs according to your wishes.

### *TAX PLANNING*

- We work with your tax preparer to discuss your tax situation and possible tax savings.
- Discuss strategies involving tax-deferral, IRAs, Roth IRAs, and tax harvesting that is designed to reduce your tax burden from capital gains and dividend income.



## TRUE INDEPENDENCE

Rome was not built in a day. Neither is your retirement.

*Nielson Wealth Management is a unique financial services firm.*

- We are an experienced team of dedicated individuals whose focus is on you and your needs.
- We have over 55+ combined years of financial planning experience.
- We have an in-house estate planning attorney who can assist our clients with their legal needs.
- We adhere to a fiduciary standard and offer objective advice.

### FIDUCIARY STANDARD

Not all advisors are required to place the interest of the client above their own. However, we are fully committed to serving as a fiduciary at all times and for the whole advisory relationship. We constantly strive to ensure your needs are met through personal communication, unbiased advice, and committed pursuit of your goals.

### OBJECTIVE ADVICE

As an independent firm, we are not owned by a large institution that offers proprietary investment products. This removes the biases and conflicts of interest when selecting investments for your portfolio. We work with hundreds of different investment companies which allows us to have the freedom and flexibility to tailor make an investment portfolio designed for you and your needs. We receive no hidden incentives and can independently build portfolios based solely on your goals.

### OUR INVESTMENT MANAGEMENT AND PLANNING PROCESS

A consistent planning process serves as the foundation for successful financial plans. This helps you properly evaluate financial decisions and ensure all necessary components are considered. The planning process is designed to understand your unique financial situation, while offering flexibility to adapt the financial plan as your circumstances evolve. Our *4-Step Wealth Management Process* directs this approach to find the optimal blend of investments for each and every client.

# 4-STEP WEALTH MANAGEMENT AND PLANNING PROCESS



## **STEP ONE: DISCOVERY**

*First Appointment - Understanding you, your personal and financial goals and objectives*

- ❖ Learn about your vision, values, and priorities
- ❖ Share about our firm and our philosophy to determine if we can add value
- ❖ Collect the necessary information to understand your short and long-term goals

## **STEP TWO: EDUCATION *and* STEP THREE: RECOMMENDATION**

*Second Appointment - Discuss the risks and rewards of different investments.  
The optimal blend of investment strategies to meet your goals*

- ❖ Assess any unnecessary risks in your current portfolio and provide strategies to address those concerns
- ❖ Provide a detailed plan for improving your portfolio relative to your current holdings
- ❖ Deliver a simple, year-by-year income plan that guides you to and through retirement

## **STEP FOUR: ACTIVE MANAGEMENT**

*Third Appointment and Beyond - Regular review of your objectives and portfolio's performance*

- ❖ Deliver ongoing account updates and access
- ❖ Consistently monitor, review, and adjust your plan
- ❖ Offer ongoing and personalized counsel, market insight and educational communication

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No system or financial planning strategy can guarantee future results.*