



ELEVATE YOUR STRATEGY

6 KEYS

TO COMPREHENSIVE WEALTH MANAGEMENT

A strategic guide for high-net-worth and high-income individuals who want a clear, comprehensive approach to long-term planning.



LIBERTY GROUP

Introduction



Is Your Wealth Strategy Built for the Future?

Building wealth is only part of the equation. Preserving it, growing it thoughtfully, and aligning it with your goals requires a broader view.

At Liberty Group, we believe comprehensive wealth management should work across multiple dimensions, not just investments. Here's a 6-pillar framework to help individuals and families approach planning with greater clarity and confidence.

In this guide, you'll find:

- The six key areas to revisit regularly
- Reflection questions to assess your current strategy
- Action steps to support thoughtful planning

The 6 Keys to Comprehensive Wealth Management

Managing wealth thoughtfully requires more than focusing on a single piece of the puzzle. True financial confidence comes from understanding how different parts of your strategy work together, and how they need to evolve as your life and goals change.

The six keys outlined in this guide offer a framework to help you think more broadly about your plan, identify opportunities for improvement, and stay aligned with what matters most to you.



1. Investment Strategy

Building a Portfolio That Supports Your Life

A strong investment strategy is more than tracking performance or chasing the next big opportunity. It's about creating a portfolio that fits your goals, your timeline, and the level of risk you're comfortable taking. As your life evolves, so should your investments—whether that's adjusting for retirement income, managing concentrated positions, or balancing growth and preservation.

Good investment planning also weaves in tax considerations, rebalancing strategies, and liquidity needs, helping to keep your broader financial goals in focus.



Reflection Questions:

- Does my portfolio still align with where I am today—and where I want to be?
- Am I managing investments with taxes and risk in mind, not just returns?
- How often do I review my investment mix with the bigger picture in mind?



Take This Action:

Instead of focusing only on short-term results, take time to regularly connect your investment strategy back to your larger financial plan.

2. Tax Planning

Staying Proactive, Not Just Reactive

Tax planning often gets attention when it's time to file returns. But thoughtful tax strategy happens well before that. It involves making decisions today that can influence your lifetime tax exposure, not just your bill this year.

Planning ahead can open opportunities to time income, manage investment gains, leverage charitable giving, and structure wealth transfers more efficiently.



Reflection Questions:

- Am I making decisions today that help manage my long-term tax exposure?
- Have I considered whether tools like Roth conversions or charitable vehicles fit into my broader strategy?
- How does my withdrawal plan in retirement affect future taxes?



Take This Action:

Work with a financial professional to revisit your tax plan periodically, especially when your income situation, portfolio, or life circumstances change.

3. Retirement Income

Turning Savings Into a Sustainable Strategy

Saving for retirement is an achievement. Turning those savings into reliable, sustainable income is a new kind of challenge. Retirement income planning is about thinking through which accounts to draw from first, how to time Social Security benefits, how to factor in taxes, and how to adapt your plan when life doesn't go exactly as expected.

This is about helping you make your money last as well as making your plan flexible enough to last through different market environments, inflation, healthcare needs, and evolving priorities.



Reflection Questions:

- Do I have a plan for generating income that adjusts for taxes, market changes, and my future spending needs?
- Have I reviewed my Social Security and Medicare timing strategies recently?
- Am I prepared for the unexpected—whether that's healthcare costs, longevity, or other changes?



Take This Action:

A strong income plan balances stability, flexibility, and tax-efficiency. Check in regularly to keep it aligned with your life today and your vision for tomorrow.

4. Estate Planning

Keeping Your Wishes Clear and Your Plan Current

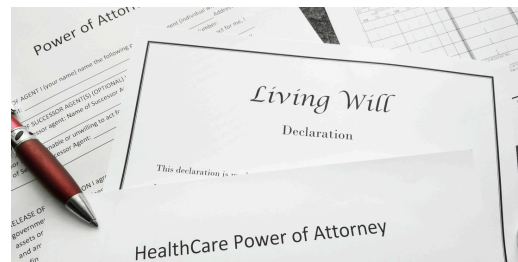
Estate planning starts with clear documents, but it doesn't end there. A well-crafted plan makes sure your intentions are known, your loved ones are cared for, and your strategy stays aligned as your life evolves.

Good estate planning coordinates how your wealth is passed down, who makes decisions if you can't, and how taxes and administrative costs are managed. It's an ongoing process, not something to set and forget.



Reflection Questions:

- Do my will, trusts, and powers of attorney still reflect my current wishes?
- Are my beneficiary designations and account titling consistent with my estate plan?
- Have I communicated important details to the right people to avoid confusion later?



Take This Action:

Schedule a periodic estate review, especially after major life events or legislative changes. Keeping everything current helps avoid surprises down the road.

5. Risk Management

Helping Protect What You've Worked For

When people think about risk, they often think about the market. But financial risks come from many directions such as healthcare needs, unexpected liabilities, property losses, even long-term care expenses.

Risk management is about having the right protections in place for where you are today and revisiting them regularly to adapt to changes in your life, family, or business.



Reflection Questions:

- Is my insurance coverage right for my current stage of life and wealth?
- Have I evaluated my need for additional protection, like umbrella insurance or long-term care coverage?
- Could a major unexpected event derail my financial strategy?



Take This Action:

Risk planning is one of the most overlooked parts of comprehensive wealth management. A periodic review can help you stay prepared as life evolves.

6. Legacy & Philanthropy

Making an Impact That Lasts

A lasting legacy isn't just measured in dollars; It reflects the values you uphold, the goals you set for your family, and the impact you hope to have on the causes you care about.

Legacy planning can include setting up structured giving strategies, involving your heirs early in conversations, and thinking about how your wealth can support causes and communities that matter to you.



Reflection Questions:

- Have I clearly defined what legacy means to me, beyond the numbers?
- Are my charitable giving strategies integrated thoughtfully with my financial plan?
- Have I involved my family or charitable beneficiaries in meaningful conversations?



Take This Action:

Legacy planning is deeply personal. Taking time to document your intentions—and to share them with those involved—can create clarity and meaning for generations to come.

6. Legacy & Philanthropy

Making an Impact That Lasts

A lasting legacy isn't just measured in dollars; It reflects the values you uphold, the goals you set for your family, and the impact you hope to have on the causes you care about.

Legacy planning can include setting up structured giving strategies, involving your heirs early in conversations, and thinking about how your wealth can support causes and communities that matter to you.



Reflection Questions:

- Have I clearly defined what legacy means to me, beyond the numbers?
- Are my charitable giving strategies integrated thoughtfully with my financial plan?
- Have I involved my family or charitable beneficiaries in meaningful conversations?



Take This Action:

Legacy planning is deeply personal. Taking time to document your intentions—and to share them with those involved—can create clarity and meaning for generations to come.

Ready to Take the Next Step?

Building and maintaining a comprehensive financial strategy takes time, insight, and the right partner. At Liberty Group, we work with individuals and families to help bring clarity, structure, and long-term vision to every part of their wealth plan.

Whether you're just getting started, entering a new life chapter, or refining an existing strategy, we can help you:

- ✓ Evaluate how each pillar of your wealth plan is working together
- ✓ Identify opportunities to strengthen and align your strategy
- ✓ Adjust your plan as your goals, needs, and circumstances evolve



LIBERTY GROUP

We invite you to connect with us:

-
- 📞 888.588.5818
 - ✉️ retire@libertygroupllc.com
 - 🌐 www.libertygroupllc.com
-



Liberty Group, Holdings, Inc. operates the following range of businesses through controlled entities, collectively referred to as Liberty Group (or "LG"): Hollander & Hollander, PC ("H&H"), Liberty Alternative Asset Management, LLC ("LAAM"), Liberty Real Estate Management Company, LLC ("LREM"), Liberty Tax Planners, LLC ("LTP"), Liberty Wealth Management, LLC ("LWM"), DBA Liberty Group, and Lifetime Planning Marketing, Inc. ("LPM"), CA # 0F17020. Persons engaging the services of one affiliated LG company should be aware that each company is operated separately. Engaging the services of one entity does not entitle any client to the rights and protections of another, some of whom are regulated entities subject to different governing regimes. Clients should be aware that services provided by one regulated entity will only be provided concerning that entity, not for another. Further, the protections afforded when doing business with one affiliated entity may not necessarily exist with another.

Investment advisory services are offered through Liberty Wealth Management, LLC, DBA Liberty Group, an SEC-registered investment adviser. Persons engaging the services of one affiliated LG company should be aware that each company is operated separately. Engaging the services of one entity does not entitle any client to the rights and protections, some of whom are regulated entities subject to different governing regimes. Clients should be aware that services provided by one regulated entity will only be provided concerning that entity - the protections afforded when doing business with one affiliated entity may not necessarily exist with another. The opinions expressed and material provided are general information and should not be considered a solicitation for purchasing or selling any security. Nothing presented is intended to provide specific legal or tax advice. Financial and planning decisions must be based on your specific due diligence, investment objectives, economic, risk tolerance, and individual financial and personal circumstances. Past performance is no indication of future results, and investing involves risk, including the possible loss of principal. No investment strategy can guarantee a profit or protect against loss in periods of declining value. Before investing, you should consult with a qualified professional - a competent financial, legal, or tax advisor, or another, to aid in due diligence as proper for your situation to determine the suitability of the risk and tax consequences associated with any investment. For additional information on LG, its related companies, or LWM and any of its affiliated persons who are registered or required to be registered as Adviser Representatives of the firm, please visit www.adviserinfo.sec.gov or contact us directly at 411 30th Street, 2nd Floor, Oakland, CA 94609, T: 510-658-1880, F: 510-658-1886. www.libertygroupllc.com.