2026 · WHERE SHOULD MY NEXT DOLLAR GO?

WISDOM WEALTH STRATEGIES

Start Here

Are you financially secure (e.g., adequate emergency fund, no high-interest debt, adequate insurance, financially solvent, etc.)?

- Yes
- No → Consider bolstering your emergency funds, paying off additional debts, or increasing insurance coverages.

Have you taken advantage of all the "free money" available to you from your employer benefits (e.g., matching contributions, ESPP, etc.)?

- No → Consider taking advantage of any "free money" made available to you by your employer, so long as it doesn't conflict with other time-sensitive or higher-priority goals. Be mindful of any restrictions (e.g., vesting schedules, holding requirements, etc.).
- Yes

What is the primary goal behind the next dollar you want to save or invest?

- Saving for retirement

Are you able to save in a retirement account (e.g., IRA, 401(k), etc.), and are you comfortable with potential limited flexibility regarding withdrawals?

- Yes

Do you expect your future taxes to be equal to or higher than your current taxes?

- Yes → Consider contributing to Roth (after-tax) retirement accounts, and make sure to elect your employer match to go to Roth (if applicable).
- No

Do you prefer to have some tax flexibility (e.g., tax-insensitive withdrawals) in the future, and are you willing to pay the taxes now (even if your future taxes are potentially lower)?

- Yes → Consider contributing to Roth (after-tax) retirement accounts, and make sure to elect your employer match to go to Roth (if applicable).
- No → Consider contributing to Traditional (pre-tax) retirement accounts.

Are you concerned about needing the money in the short term (e.g., 5 years or less)?

- Yes → Consider investing in more predictable, low volatility assets (e.g., bonds, bond funds, CDs, MYGAs, money markets, cash, etc.), but be mindful of your liquidity needs and duration.
- No → Consider investing in assets that may offer better long-term growth (e.g., equities, real estate, high-yield bonds, etc.), but be mindful of your liquidity needs and risk tolerance.

- Saving for a specific expense or goal (e.g., education, medical, charity, gifting, wedding, home, vehicle, vacation, rental property purchase, etc.).

Do you have access to accounts or assets that complement your specific goal (e.g., HSA for medical, 529 for education, DAF for charity, etc.), and are you OK with potential liquidity issues, associated penalties, or limitations?

- No
- Yes → Consider staying flexible by saving in non-qualified accounts or assets (i.e., non-retirement, not penalty-prone, etc.).

Consider saving in assets that synergize with or complement your specific funding goal.

- Pursuing a broader financial planning objective (e.g., strategic tax planning, estate/legacy planning, risk management, paying off debts, etc.).

Are you considering a specific strategy that complements your planning objective (e.g., paying taxes on Roth conversions, funding insurance for legacy goals, paying off other debts, etc.), and are you comfortable with the strategy even if it affects your liquidity or asset flexibility needs?

- No
- Yes → Consider implementing your planning strategy.

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When you begin the search for a financial advisor, you're looking for answers and outcomes. The questions may be different, but the need is the same. You need to know how to achieve the best outcomes with the situation and factors you face. You need answers to questions like how, when, how much, and why. We're committed to providing answers as fiduciaries, as financial experts, and as trusted professionals.

We recognize the sacrifice, commitment, time, effort, and love you have put into your family's financial future. We recognize the importance of the guidance we provide and what it means to you. We know you're looking for someone you can trust to provide unbiased, factual, reliable answers that are always in your best interest.

If we can be a resource for you as you build your financial future, we invite you to learn more at www.WisdomWS.com.

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