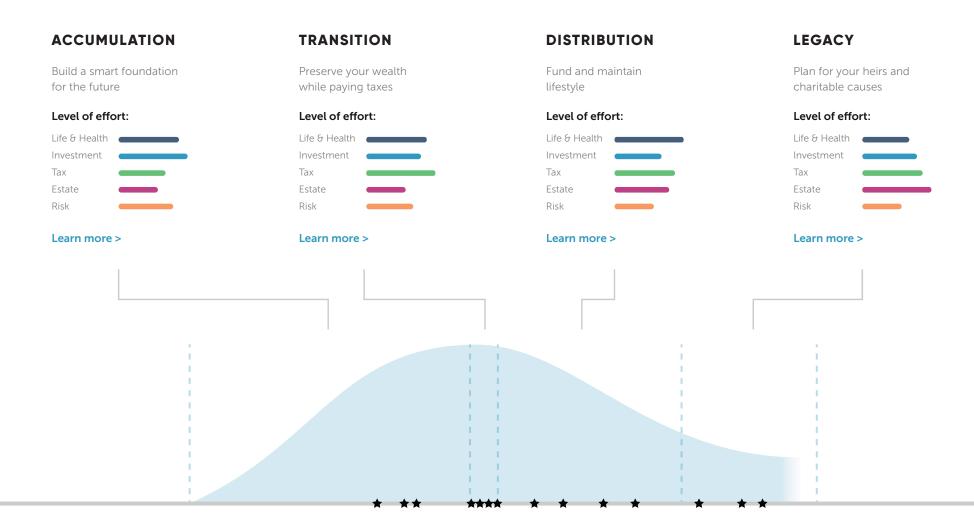
# design | build | protect Strategies for Retirement Transitions

When you design, build and protect a plan it requires an integrated approach across many life and financial areas. Key moments across each phase can impact a client's long-term success — several of which present opportunities for professionals to work together. This approach can enhance the client experience while potentially delivering better outcomes.

Collaboration Moments



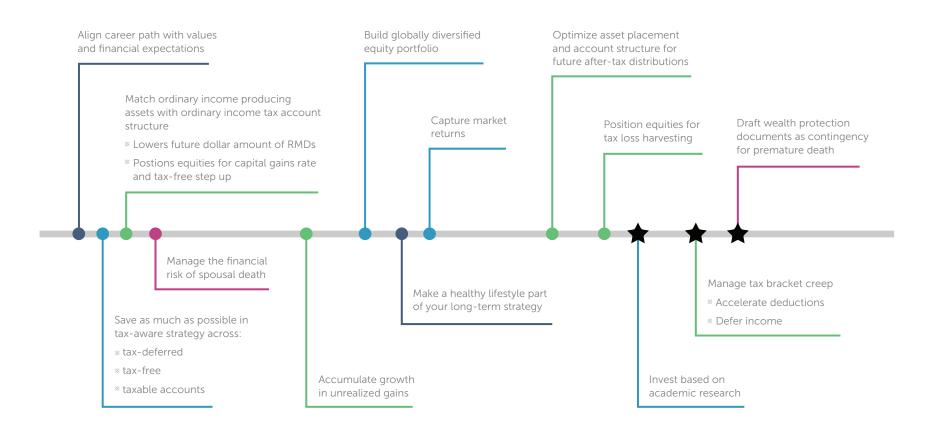
Design | build | protect Strategies for Retirement Transitions is a broad framework used to guide conversations across the client's professional team. Not all items are relevant or applicable to each situation depending on a client's personal objectives, residence, tax situation, marital status, etc. This framework is not intended to provide tax or legal advice. © 2020 Buckingham Wealth Partners. Buckingham Strategic Wealth, LLC and Buckingham Strategic Partners, LLC (collectively, Buckingham Wealth Partners).

# ACCUMULATION

Saving and investing opportunities should start early to fund future objectives such as education. Once a career begins, a coordinated approach to saving, investing, risk-management, and tax optimization can set the foundation for a smooth transition into retirement.



Collaboration Moments



Investment

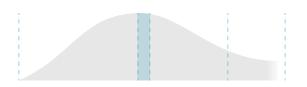
Tax

Estate

Risk

# TRANSITION

Transitioning from the accumulation phase to generating a sustainable income is critical to long-term client success. The objectives of this phase are to design a strategy that minimizes tax liability over the long term - not just the current years.

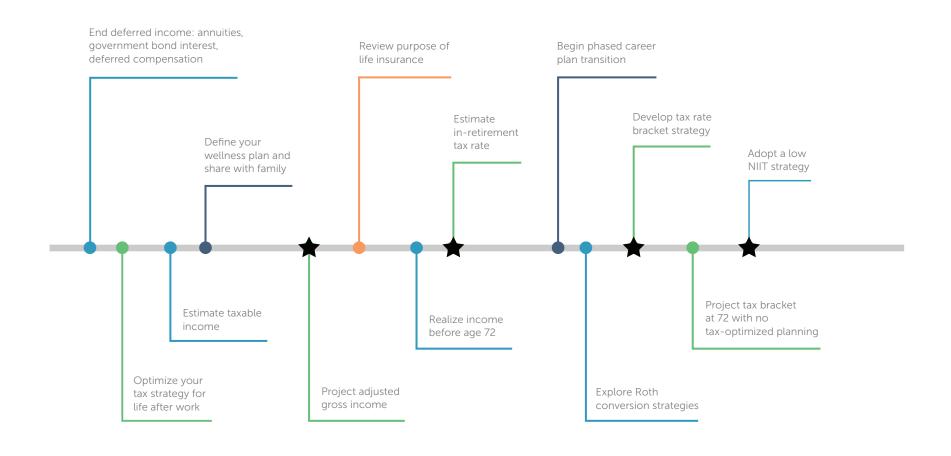


Risk

Tax

Estate

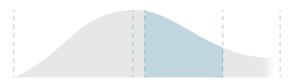
Collaboration Moments



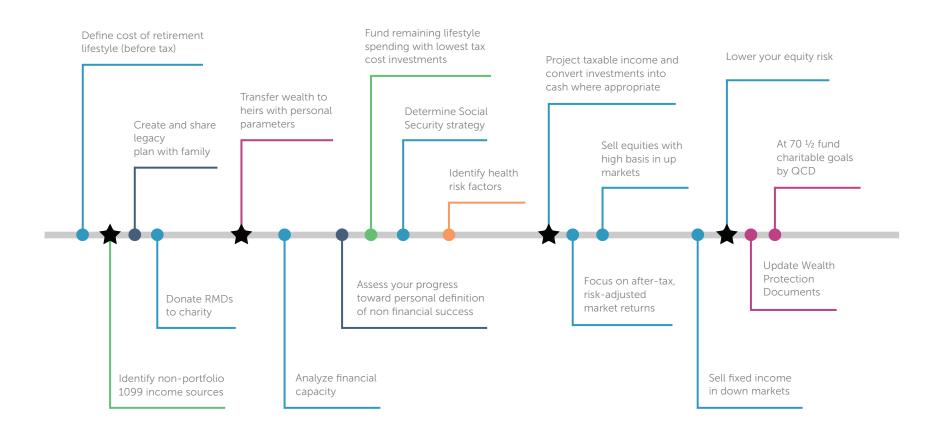
< BACK TO OVERVIEW

### DISTRIBUTION

Optimizing income from all sources — including investments — in a tax efficient way can increase the longevity of the plan. Smart rebalancing and distributions can increase philanthropic impact while preparing for legacy objectives.



Collaboration Moments



**SACK TO OVERVIEW** 

Investment 🛛 🔵 Tax

Risk

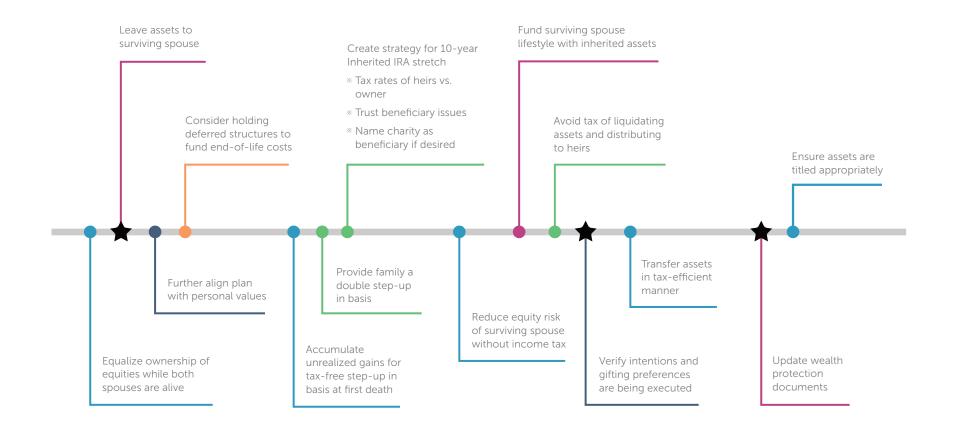
Estate

#### LEGACY

As assets are transferred between spouses and ultimately heirs, the team can coordinate income requirements, tax considerations, and other intentions. This phase's goal is to positively impact the client's wealth on the lives of others — either heirs or charity.



Collaboration Moments



Тах

Estate

Risk