Focused On Your Financial Well-Being

CapWell Financial Advisors' mission is to increase our clients' capital wellness through clear, customized financial planning. We articulate objectives with **abundant thinking** and design plans with **careful consideration.**

With capital wellness, you can have the peace of mind that comes with financial security and spend your life **living** and doing the things you **enjoy** most. CapWell is committed to **serving** your family's planning priorities **together**, now and in the years to come.

CUSTOMIZED GUIDANCE FOR YOUR FINANCIAL JOURNEY

We have different levels of service that allow us to deepen our relationship to better serve the many facets of your financial life. All paths receive either a needs-based analysis or comprehensive financial plan.

WEALTH PROTECTION PLANNING

Managing risk is a crucial element of a comprehensive financial plan, securing a firm foundation for sustainable growth. We offer a wide range of insurance coverages to meet your unique needs for protection and are compensated on a commission basis.

CUSTOMIZED PORTFOLIO MANAGEMENT

CapWell Financial Advisors and NMWMC construct custom-tailored investment portfolios for Advisory clients, diversified to reflect your specific objectives and time horizons. Ongoing management gives consideration to expenses and taxation as we seek to optimize risk-adjusted performance.

FEE-BASED FINANCIAL PLANNING

With fee-based planning, we are compensated for the time and expertise we put into designing and creating your comprehensive plan. We use an in-depth discovery process to first clarify your most important goals, while helping you organize your overall financial world. Our engagement completes with a planning analysis that will help you visualize your next steps, prioritizing the decisions that have the potential for the greatest impact.

Northwestern Mutual®

CapWell Financial Advisors

Turning Your Vision Into Reality

We work with you to articulate a vivid vision for your financial future based on a clear understanding of your objectives. We then relentlessly pursue this vision by taking decisive financial actions that best align your money with what matters to you most.

SAMPLE MONETARY ACTION PLAN (MAP)

DESTINATION / OBJECTIVES

- Target savings of $250,000 by 2028 for summer cottage
- Save enough to provide $9,000 a month in retirement cashflow
- Make sure there is a legacy for kids and grandkids

SAMPLE CLIENT RECOMMENDATIONS

Save for Summer Cottage

Goal Funding Begins: Today

2028 Achievable **2023**	$250,000	2023 Funding $9,000
		2024 Funding $9,000
Starting Balance	$150,000	2025 Funding $9,000
Additional Saved	$45,750	2026 Funding $9,000
Total Growth	$73,275	2027 Funding $9,000

This simulation assumes this portfolio's average rate of return is 6.47% per year. Capital Gains Tax: $7,500
Estimate of what you'll pay tax on growth when you cash out in 2026.

Retirement Annual Income Goal

Goal Funding Begins: Today

2023 Total Paychecks	$275,000	2023 Funding $55,000
2024 Total Paychecks	$279,750	2024 Funding $56,000
2025 Total Paychecks	$284,588	2025 Funding $57,000
2026 Total Paychecks	$289,515	2026 Funding $59,000
2027 Total Paychecks	$294,531	2027 Funding $60,000

Legacy for Children & Grandchildren

Projected Legacy Net Worth

2026: Term insurance ends
Bob's Group Term - Bob, 65
Bob's L20 Term - Bob, 65
Susan's L20 Term - Susan, 65
2026: Bob retires, 64
2026: Susan retires, 64
2053: Bob dies, 92
2056 : Susan dies, 95

Life insurance carries a death benefit that can help you leave behind a bigger legacy.

2026: $4.5M
2036: $3.0M
2046: $2.5M
2051: $2.0M
2056: $1.75M

GETTING STARTED

Please contact us today at **capwell@nm.com** or **(216) 279-7320** to schedule an appointment to learn more about how our MAP financial planning process can help bring new clarity to your financial journey and enhance your confidence in achieving your highest priority goals.