

10 STRATEGIES FOR BUILDING, PRESERVING, AND TRANSFERRING WEALTH

Building meaningful wealth doesn't come from one decision—it's shaped over time by a series of thoughtful choices. What matters most is not just what you accumulate, but how those decisions align with your life, your family, and what you ultimately want it all to support.

The following strategies are intended to guide how wealth can be built with intention, preserved over time, and carried forward in a way that reflects what's most important to you.

1. Define What Wealth is Meant to Do

- Clarify what you want your wealth to support – lifestyle, family, flexibility, long-term impact
- Establish priorities that guide sound decision-making and identify trade-offs so choices remain consistent through changing markets and life events
- Revisit these priorities over time as circumstances evolve

2. Build and Manage Investments with Discipline

- Construct portfolios aligned with time horizon, liquidity needs, and long term-objectives
- Diversify across asset classes, strategies, and market environments
- Stay grounded in a process that emphasizes consistency over short-term reaction

3. Understand and Manage Investment Risk

- Identify risks beyond markets, including concentration, liquidity, and behavioral tendencies
- Maintain flexibility so decisions aren't forced during periods of uncertainty

4. Use Liquidity and Credit Strategically

- Structure liquidity to support both expected needs and unexpected opportunities
- Leverage credit thoughtfully to preserve long-term investments and enhance flexibility
- Align borrowing decisions with cash flow, tax considerations, and overall balance sheet

5. Coordinate Income, Benefits, and Equity

- Integrate compensation, bonuses, and executive benefits into your broader financial picture
- Plan proactively around stock options, restricted equity, and concentrated positions
- Evaluate timing decisions with both tax impact and long-term diversification in mind

6. Plan for Financial Independence and Lifestyle Flexibility

- Define what the next phase of life looks like – beyond a specific retirement date
- Structure Income sources to balance stability and growth
- Account for healthcare, longevity, and evolving spending patterns over time

7. Protect Your Family, Assets, and Future

- Evaluate risks across your balance sheet and align appropriate insurance strategies
- Implement safeguards against liability exposure, fraud, and identity theft
- Use ownership structures and legal protections to reduced unnecessary risk

8. Shape Your Legacy and Estate Strategy

- Define how wealth will be transferred and the purpose it is intended to serve
- Coordinate estate structures to preserve assets and minimize taxes
- Prepare future generations through communication, education, and shared understanding

9. Be Intentional About Giving and Impact

- Align philanthropic efforts with your values, priorities, and long-term vision
- Utilize thoughtful giving strategies to enhance both impact and efficiency
- Involve family members to create shared purpose across generations

10. Align Tax Strategy with Long-Term Goals

- Integrate tax strategy across investments, income, and estate planning strategy decisions
- Utilize techniques such as tax-aware investing, asset location, and tax-loss harvesting
- Structure decisions in a way that enhances long-term outcomes, not just short-term savings



CALLAHAN FINANCIAL
MANAGEMENT GROUP, LLC

7495 Paragon Rd, Suite A | Dayton, OH 45459
(937) 432-9100 | www.callahanfinmgmt.wfadv.com

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