DEL MONTE GROUP

A PLACE OF POSSIBILITY™

Find More Than Money Management, Find Peace of Mind

Del Monte Group's Core Four – Services and Support

When you work with Del Monte Group, you work with family. We are your resource for creative, cost-effective, and tax-efficient ways to keep, grow, and enjoy your wealth, but that's just the beginning. We are your partner in navigating challenging life transitions, helping uncover ways to make seemingly out-of-reach goals a reality–even if they aren't directly related to money or finances.

Going beyond traditional wealth management is what we do because it's our passion and because our clients' goals come first. Below is an overview of our services and our integrated, value-added approaches to help you feel secure, confident, and excel in living more of the life you want.

Please Note: The first two highlighted services directly below are what you will find at most wealth management firms. Our offering goes far beyond these basic services, providing out-of-the-box solutions to meet a lifetime of financial needs and more.

COMPETENCE

- Investment Selection and Monitoring
- Asset Allocation and Rebalancing
- Financial Planning
- Risk Management
- Retirement Income Strategies
- Tax Planning and Guidance
- Estate Planning and Guidance
- Specialized Guidance
- Problem Solving

COACHING

- Education/Financial Literacy
- Saving and Spending
- Adherence to Plan and Goals
- Objective Feedback
- Emotions, Biases and Stress
- Trusted Second Opinion
- Life and Business Transitions
- Peace of Mind

CONVENIENCE

- Time Savings
- Personalized Service
- Coordinated Trusted Advisors
- Reporting
- Dedicated Advisory Team
- Integrated Technology

CONTINUITY

- Spouse/Partner Involvement
- Preparing Your Heirs
- Multigenerational Planning
- Business Successions
- Family Business Strategies
- Philanthropy

Meet Angela Wright, CFP®

PRESIDENT

Angela has been advising families and family enterprises since 2003. As President, her goal is to ensure that clients and employees of DMG are empowered and flourishing. She is driven to find out-of-the-box solutions that address client needs now, whether they are related to finances or not. From connecting clients to resources for COVID-19 vaccines to conference calls with farmers, her clients truly are family and not just another portfolio.

In addition to financial strategies, Angela is a third-generation family business owner, supporting her passion for family business consulting and succession. She has a knack for helping people discover their strengths and then applying those strengths to achieve success. Angela also introduced a Results Only Work Environment (ROWE) to Del Monte Group, which holds each employee accountable for specific results (excellent service to our clients) while ultimately liberating them from fixed work schedules and locations. She is a big believer in innovative management techniques and client service methodologies that create sensational outcomes for everyone who steps through the door.

Angela earned a B.S. in business administration with an emphasis in financial services from California State University, Chico, and an MBA from St. Mary's College of California, Moraga. She also holds the CERTIFIED FINANCIAL PLANNER™ designation. Angela lives in the East Bay with her two young children.

If you need a partner to help you navigate a challenging life transition, have questions about a specific area of your financial landscape, or need help to live more of the life you want, please get in touch. Your financial goals are unique, and at DMG, we're proud to offer customized advice for your situation.

To get started now, schedule a free 30-minute introductory session with Angela by visiting APlaceOfPossibility.com/MeetDMG to select a date and time from our calendar. You can reach us by calling 925.736.6410 or emailing Info@APlaceOfPossibility.com. *We can't wait to help you!*

Free Resource

DMG's Know Your Possibility Guide

A PLACE OF POSSIBILITY EPISODE 45

This guide is a free resource from our A Place of Possibility Podcast, Episode 45, "Want to Retire on a Lump Sum? Here's How." We highly recommend that you listen to the episode in correspondence with this tool for even more details and insights. You can find it on our website by visiting APlaceOfPossibility.com/Podcast or your favorite streaming service. *We hope you enjoy it!*

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If you have a pension, that is a huge benefit and extremely valuable to your years in retirement. You've worked hard, and whether you've chosen a lump sum or it was your only option, you're riding off into the sunset with your retirement funds. But now that you've got your money, what are the next steps to ensure it lasts? Listen in and follow along as we help you plan and navigate living out the rest of your life on a lump sum.

- First, let's define what a lump sum is. It is the savings you acquired over your career, whether you've saved it yourself or it was an employer matching program, etc.
- When retiring on a lump sum, you must look at all your income sources and how to mix and match to get the right income for your lifestyle and needs. Note: Diverse income streams are very important. You want multiple sources of income!
- The main types of various income sources to support your retirement may include:
  - Savings, retirement plans
  - Pension income
  - Rental income
  - Social Security
- The next big question. How much can you withdraw from your principal? A well-balanced portfolio, for a retiree can expect to earn 6-8%. With that in mind, you could withdraw 3-5% max.
  - If you're an investor with a high level of risk tolerance and a growth-type portfolio that has 70% of your funds invested in various equities and 30% in fixed income, things like cash, CDs, money markets, etc., then you could expect to withdraw 5% per year from your 70% equities portfolio. So, if you have a $6 million account, you could take about $300,000 annually.
  - How do you calculate how much you can safely withdraw annually? Take the total amount of money in your portfolio and multiply it by the percentage 4 or 5% - your withdrawal rate.

> *"Retirees should never have more than 70% of their portfolio in equities or stocks, especially if they have a high withdrawal rate of 3-5% percent because the markets can go down."*

- If you're adverse to risk tolerance in the stock market, you would keep all your money in treasury CDs, money markets, and things that have no risk but gain interest. The key here is you want to ensure you've saved enough money to reach 100 years of age and know roughly what you need monthly, and then the interest from these investments will be enough to hedge inflation.

- The next critical consideration is allocation! This matters a GREAT deal. If you have a well-diversified portfolio you shouldn't have to be so conservative that you have to draw on your principal.
  - You must have a portion of your funds invested in the market to give you the inflation hedge.
  - The ideal stock-to-bond ratio is 40-70% for someone who is retired, and this largely depends on your risk tolerance.
  - This will be enough to outpace inflation but not so much that you don't have money available when the markets are down.
  - How much should you expect to see in stock returns? It depends on what you're invested in. If you have a 60-40 portfolio, you will probably see ~6-8% in returns. Be realistic about the portfolio you have!
- The next major element you must plan for is taxes.
  - What kind of accounts do you have your money in that you're drawing from? Are they pre-tax, like a 401(k) or an IRA?
  - Pro Tip: If you're younger and still saving, thinking about tax diversification is VERY important. Put as much as you can into a Roth IRA.

> *"It gets hard the older you get if you only have IRA, 401(k) pretax assets because 30-35% of your money is going to taxes. Take it on the chin for tax today so you can get it out tax-free later."*

- Now, let's talk about risks.
  - Many people worry about running out of money, but it all comes down to how conservative or aggressive your investing is.
  - If you're taking out too much and your portfolio declines, your retirement has been pillaged. At the same time, being too conservative is equally as bad.
  - It's also important to not have more than 10% of your assets in any one security.
  - Don't worry about the market being down – don't rely on your emotions at all when it comes to money.
  - The stock market is NOT going to go to zero. That would mean every corporation in the world is deemed valueless.
    - The more probable scenario is a portion of your stock goes down by 50%. Don't pull your money out if this happens because you will never recover.
  - Another risk is the inability to control yourself. You cannot treat your portfolio like a piggy bank, you will run out of money.
  - People forget to budget for important things like property taxes.
- Along the same lines, another significant risk is not preparing for long-term care expenses or end-of-life.
  - Costs are going up big time. Here in California, it is $ 10-20,000 a month for long-term care.
  - Medi-Cal asset limits are going away, but you still have income limits.
  - If you're worried about having money at the end of your life, you could use a Qualified Longevity Annuity Contract (QLAC) to defer your standard retirement account draws until later in life.

For More Free Resources, Visit:
APlaceOfPossibility.com

IMPORTANT DISCLOSURE INFORMATION

Past performance is no guarantee of future results. Different types of investments involve varying degrees of risk. Therefore, there can be no assurance that the future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by Del Monte Group, LLC ["Del Monte"]), or any consulting services, will be profitable, equal any historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. No amount of prior experience or success should be construed that a certain level of results or satisfaction will be achieved if Del Monte is engaged, or continues to be engaged, to provide investment advisory services. Del Monte is neither a law firm, nor a certified public accounting firm, and no portion of its services should be construed as legal or accounting advice. Moreover, you should not assume that any discussion or information contained in this document serves as the receipt of, or as a substitute for, personalized investment advice from Del Monte. A copy of our current written disclosure Brochure discussing our advisory services and fees is available upon request or at www.delmontegroup.com. The scope of the services to be provided depends upon the needs and requests of the client and the terms of the engagement. **Please Remember:** If you are a Del Monte client, please contact Del Monte, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. Unless, and until, you notify us, in writing, to the contrary, we shall continue to provide services as we do currently.

Historical performance results for investment indices, benchmarks, and/or categories have been provided for general informational/comparison purposes only, and generally do not reflect the deduction of transaction and/or custodial charges, the deduction of an investment management fee, nor the impact of taxes, the incurrence of which would have the effect of decreasing historical performance results. It should not be assumed that your account holdings correspond directly to any comparative indices or categories. **Please Also Note**: (1) performance results do not reflect the impact of taxes; (2) comparative benchmarks/indices may be more or less volatile than your accounts; and, (3) a description of each comparative benchmark/index is available upon request.

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