MILLENNIAL WEALTH

What We Do

Millennial Wealth provides advice and services across a broad range of your finances.

Common Financial Services Provided

- Determine the amount of cash you should hold in an “emergency fund”
- Determine what to do with extra “idle” cash
- Optimize contributions towards qualified retirement plans
- Evaluate backdoor Roth IRA and mega backdoor Roth strategies
- Recommend a holistic asset allocation, asset location, and savings rate
- Periodically rebalance investments, tax-loss harvest, and evaluate new investments
- Alternative investment advice for accredited investors
- Identify a need for estate planning documents (a will, health care power of attorney, etc.) and help you find an attorney to create them
- Identify a need for tax planning and assist in preparing tax filings
- Identify a need for life or disability insurance
- Help you determine when and how to exercise stock options
- Develop a strategy around your restricted stock units
- Figure out what to do with all your company stock. Sell it? Keep it?
- Evaluate employee stock ownership plans
- Determine how much to contribute to your company’s employee stock purchase plan
- Create a long-term plan that makes progress toward and balances multiple goals
- Evaluate progress toward financial independence or desired retirement age
- Make the “rent vs. own” decision
- Figure out how to save for a home down payment and evaluate mortgage options
- Figure out the best strategy to pay down or consolidate debt
- Tax-efficient strategies to support charitable giving
- Tax-efficient ways to gift money to family or loved ones
- Tax-efficient ways to save for children's education
- Automate your cash flow to put your plan on auto-pilot
- Improve financial decision-making by understanding the impact of bad behavior or habits
- Help you choose the best health insurance plan
- Evaluate all employee benefits
- Evaluate a job offer

Intangible Value of What We Do

Some of our services and advice are tangible; in fact, we can measure the value we're providing. However, much of our value comes in the form of things that are hard to measure.

We bring clarity to financial decision-making. Our holistic approach ensures we have the full picture in view at any given time. Optimizing decision-making based on your goals and values is impossible without having a plan that accounts for your entire situation.

We help you focus. Our clients lead busy lives and experience many significant changes. Whether you're recently married, building a family, changing jobs, or moving, we'll ensure you have us to lean on as a sounding board to help you focus on what matters most.

We help identify when your stated goals and values aren't reflected in your financial behavior. We'll help course correct and provide unbiased advice and support to ensure you get back on track.

We hold you accountable for the plan we develop together. It's easy to get sidetracked, but we'll provide the coaching necessary to ensure tasks are completed to help you reach your desired goals.

We help you learn about and gain confidence in your finances. Imagine how you'd feel if you knew you had a plan to enable you to become financially independent one day. Everything was under control, and there was a clear path forward for living the life you envisioned.

We help you adapt. Life isn't always straightforward, and things will change**.** For better or for worse, we're always here for you to help you make the best financial decisions as opportunities or risks arise.

We listen. We're trusted experts who listen to all your financial issues, concerns, goals, and values. Getting to the root of what you hope to accomplish is at the core of what we do.