



We Help You See Your Full Picture

You've worked hard to get to where you are today: you've done your research, implemented solid investment strategies, and learned how to diversify your investment portfolio. And you've managed pretty well. But as you're looking ahead to what comes next—perhaps you are considering retirement, seeing tax bills that reduce your cash flow, or evaluating the risk level of some of your investments—there are likely big questions on your mind about how to protect your wealth and ensure that you have the money you need to provide for your family now and into the future.

Will I Run Out of Money?

This is the most common concern that we hear from our clients.

We know the most important things we can provide for our clients are confidence and peace of mind. In order to build you a solid financial plan that can sustain for the long run, we must first learn more about you: your family, needs, challenges, and goals.

We'll ask the right questions and create a financial plan to attain near-term and long-term goals, such as:

- » Is your cash flow plan sustainable?
- » Is your portfolio durable enough to withstand a recession?
- » Do you have an estate plan in place?
- » Am I prepared to handle an unexpected health event?
- » Am I optimizing tax management strategies?
- » Am I gifting enough to offset my taxable income?

We'll explore how key adjustments can have positive impacts on your overall plan. We'll show you how a single advocate and point of contact helps bring all the pieces together, creating a plan for sustainable cash flow that ensures you have access to the money you need now and for the years to come.

Our goal is not just to help you manage your money, but to build a solid strategy that looks at your bigger picture: the goals you have for yourself, your family, and your legacy, and to give you the knowledge and tools to confidently move forward.



How Our Journey Begins

Johnson Investment Counsel is an employee-owned firm, intentionally structured to allow our teams the time to get to know you, your family, your situation, and your goals. Our wealth advisors build relationships that allow us to understand what you hope to achieve throughout your journey.

In your first year as a client, you can expect to spend focused time with your advisor. We'll use these sessions together to ask questions, collect data, and discuss implications as we build your full financial picture and create a plan that aligns with your goals. In the subsequent years, we will continue to review your plan and evaluate any changes that may be needed. Your team is always available to discuss additional wealth planning topics including Social Security, Charitable Giving, Estate Planning, Retirement, and many more.

Year One

What to expect as a Johnson client

- » Collect information and data
- » Analyze portfolio and implement necessary changes
- » Review retirement strategies
- » Run cashflow projections
- » Review beneficiary designations and assess titling
- » Discuss estate plan and insurance needs
- » Evaluate current tax status and pinpoint strategies to reduce tax liability

