



DAVID WHITE & ASSOCIATES  
*dream, grow, protect, enjoy*

## Our Business Begins with...

- Developing strategies to help you reach your goals and **dreams**.
- Creating a guide to help you navigate the investment markets and **grow** your portfolio.
- Helping to **protect** your assets against losses and uncertainties.
- Creating a plan to help you **enjoy** financial security during your retirement years.



## The History of David White & Associates

Since 1971, David White & Associates has grown to be a firm of 27 advisors and 21 staff members and has been trusted to provide independent financial planning advice throughout the Greater Bay Area. We offer valuable planning services for individuals, small business owners and their executive teams, as well as to executives of Fortune 500 firms.

We are proud to serve over 20,000 clients, managing over \$650 million in assets and \$4 billion of insurance that provides protection for our clientele's families, businesses and estates.\*

We enjoy giving back to the community by being actively involved in over 30 charities such as Habitat For Humanity, Terrance Kelly Youth Foundation, Alameda Meals on Wheels, Young Life, ASPCA, Leukemia Foundation, food banks and Toys for Tots, just to name a few.

We are wealth accumulation, wealth protection and wealth distribution advisors not captive to any one idea, service or product. Our professionals can assist you with many aspects of the financial planning process.

\* As of January 2015.

Securities and investment advisory services offered solely through Ameritas Investment Corp. (AIC), member FINRA/SIPC. AIC, Ameritas Life Insurance Corp. (Ameritas) and David White & Associates are not affiliated. Additional products and services may be available through David White & Associates that are not offered by AIC. Representatives of Ameritas and AIC do not provide tax or legal advice. Please contact your tax advisor or attorney regarding your situation.

An advisor from David White & Associates can help you through all stages of your life.

Age					
30	40	50	60	70	80
<b>Accumulation</b>		<b>Preservation</b>		<b>Distribution</b>	
Retirement Savings		Retirement Savings		Retirement Income	
Asset Allocation		Pension Rollover		Long Term Care	
Education Savings		Mortgage Reduction		Wealth Transfer	
Life Insurance		Education Savings		Tax Reduction	
Disability Income Insurance		Life Insurance		Gifting	
Debt Management		Disability Income Insurance		Mortgage Reduction	
Tax Deferral		Debt Management		Travel	
Legal Costs*		Tax Deferral			
Mortgage Planning		Legal Costs*			
<b>Estate Transfer</b>					
Estate Planning					
Leaving a Legacy					
Transfer Taxes*					
Charitable Giving					
Gifting					

\* We help individuals and businesses coordinate with attorneys and accountants to potentially avoid legal and tax costs.

## Wealth Creation & Wealth Preservation

Our credentialed and skilled financial professionals strive to build relationships with each client in order to provide guidance to help navigate today's complex financial decisions. We use a synergistic approach to coordinating your tax, legal and wealth strategies while working closely with your attorneys and tax professionals.

Our mission is to offer dedicated, creative and professional financial problem solving. Our company wheel illustrates the services we provide to our clients.



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## Wealth Planning Timeline

Everyone has a plan, either by design or by default. We have a comprehensive financial planning process designed to help guide you toward your personal or business financial success. We focus on your investments, protection strategies, tax planning, wealth transfer and more. Your true advantage comes from applying our findings to match the needs and personalities of you and your family or business team.

- **Step 1:** Initial Consultation
- **Step 2:** Gathering Facts
- **Step 3:** Navigation Plan (First Draft)
- **Step 4:** Implementation
- **Step 5:** Transition Summary
- **Step 6:** Evaluation



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## Accumulation Phase

People accumulate wealth for many reasons...

- to accumulate capital for future financial independence
- to provide funding for college education expenses
- to purchase homes, businesses and other investment opportunities
- to protect family and income during the growing years

## Preservation Phase

People preserve wealth by...

- having proper asset allocation to reduce portfolio volatility
- creating enough liquidity to meet financial goals
- managing cash flow and investments to set the stage for distribution
- having proper insurance in place to protect your assets, family and/or businesses

## Difficulties We Face:

- **Taxes** – Managing taxes now and in the future
- **Investment Risk** – Loss of principal
- **Inflation** – Loss of purchasing power
- **Liquidity** – Having money available without penalties
- **Asset Protection** – Insuring you and your assets
- **Time** – Not saving soon enough to attain goals
- **Debt** – Paying too much interest expense
- **Procrastination** – Delaying the implementation of a financial plan

## Pre-Retirement Phases

Age				
20	30	40	50	60
<b>Accumulation</b>			<b>Preservation</b>	
Retirement Savings			Retirement Savings	
Asset Allocation			Pension Rollover	
Education Savings			Mortgage Reduction	
Life Insurance			Education Savings	
Disability Income Insurance			Life Insurance	
Debt Management			Disability Income Insurance	
Tax Deferral			Debt Management	
Legal Costs*			Tax Deferral	
Mortgage Planning			Legal Costs*	

\* We help individuals and businesses coordinate with attorneys and accountants to potentially avoid legal and tax costs.

## Distribution Phase

People create retirement wealth by...

- establishing monthly disbursements for fundamental living expenses such as food, clothing, health care, housing and lifestyle
- establishing an annual budget for planned discretionary expenses such as travel, entertainment, memberships or hobbies
- providing liquidity for annual disbursements for unplanned extra ordinary expenses such as extended travel, remodels/repairs, cars, weddings, long term care and health needs, special needs, childcare or gifts
- establishing an emergency fund for peace of mind

## Estate Transfer Phase

People plan for future generations by...

- making sure the right assets go to the right people, at the right time, at the right cost
- making sure health care decisions and expenses will be managed properly if you are unable to do so
- making sure all charitable or special needs interests are supported
- implementing a formalized Business Succession Plan

## Difficulties We Face:

- **Income** – Providing a lifetime of income for fixed and variable expenses
- **Taxes** – Paying too much in income taxes during current generation and next
- **Investment Risk** – Loss of principal resulting in reduced income
- **Inflation** – Loss of purchasing power
- **Longevity** – Live too long resulting in outliving your assets
- **Health Care** – Medical and Long Term Care costs
- **Liquidity** – Having assets available for equality to heirs

## Post-Retirement Phases

Age			
60	70	80	90
<b>Distribution</b>		<b>Estate Transfer</b>	
Retirement Income		Estate Planning	
Long Term Care		Leaving a Legacy	
Wealth Transfer		Transfer Taxes*	
Tax Reduction		Charitable Giving	
Gifting		Gifting	
Mortgage Reduction			
Travel			

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## Business Financial Planning

Business owners are so busy being successful that they have little or no time to look at those things that impact their own finances.

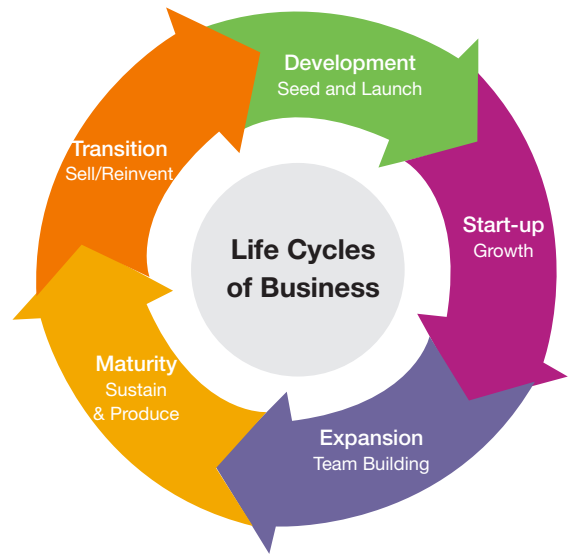
**We all have a plan.....either by DESIGN or by default...**and having worked with thousands of businesses over the years, we find that most owners have five concerns in common:

1. How do I increase cash flow?
2. If cash flow is good, then taxes become an issue
3. How do I get full value out of my business if I retire, pass away or become disabled and cannot work any longer?
4. How do I reward and retain my key, critical and most valuable employees so they stay with me for the long haul?
5. How do I build personal net worth?

Our advisors look over your situation and explore the potential options and strategies available to help you build personal net worth using business dollars in the most tax efficient way possible.

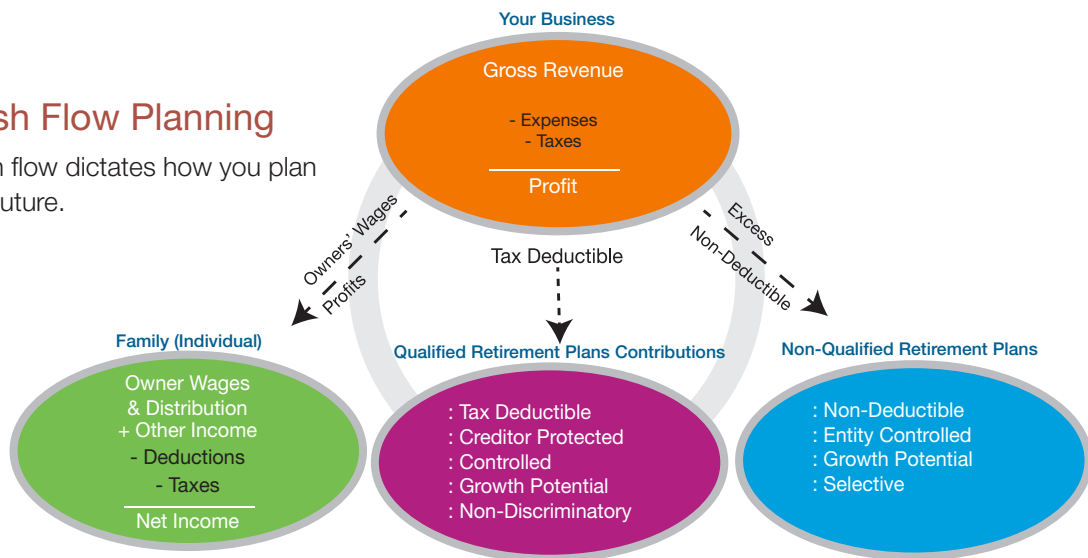
## The Business Life Cycle

Knowing where your business is on timelines, dictates objectives, needs and strategies



## Business Cash Flow Planning

Your business cash flow dictates how you plan for your business' future.



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## Business Succession Planning

Most business owners should consider a Succession Plan. Less than 30 percent of businesses make it to the next generation according to the Family Business Institute.

### The goals of a Succession Plan...

- Orderly transition of business
- Create certainty
- Value is pre-determined
- Tax efficiency
- Avoid liquidation upon a death or disability
- Create a market for the business (buyer)
- Obtain full value for heirs

**The result** - A Buy/Sell Agreement\* is a legal document which helps assure that buyers and sellers will receive proper value upon a triggering event. Your Financial Advisor can be your facilitator.

- Creates a market for the business
- Creates certainty for employees, customers, suppliers, etc.
- Assists you in valuing your business
- Avoids heirs relying on future income of business

## Executive and Employee Benefits Planning

Every business is different. Depending on the stage of your business, our advisors can help guide you to the appropriate strategy.

### Qualified Plans for All Employees

401(k)s	Defined Benefit Plans	
IRAs	403(b) Plans	
SEP & Simple IRA's	457 Plans	Save with pre-tax dollars that grow tax deferred
Profit Sharing Plans		

### Non-Qualified Plans for Business Owners and Executives

Loan-based Split Dollar	Salary Continuation	
Deferred Compensation	Estate Planning	Use your business to assist in building personal net worth with tax leveraged dollars.
Golden Handcuff Plans	Section 79 Plans	
Charitable Giving	Key Person	

### Employee Benefits

Medical	Vision	Provide a benefits package for owners, executives and employees to help reward and retain
Dental	Life/AD&D	
Long Term Disability	Long Term Care	

## Key Employee Retention Planning

### Who needs a Non-Qualified Deferred Compensation Plan?

#### Companies that . . .

- Need to retain key employees
- Want to thank key employees for their contributions
- Need to recruit proven performers
- Want to selectively reward and motivate key people

#### Advantages to Employer . . .

- Retains and attracts key employees
- Makes it expensive for employees to leave

#### Advantages to Key Employee . . .

- Substantial retirement/survivor benefits at little or no cost
- Frees up savings for other needs

\* This is a legal document and must be prepared by a lawyer.

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