

Finish Line

PLANNING PROCESS

F I N I S H

Optimize your investment, tax, insurance and retirement planning strategies *at every stage of the race.*



MARATHON
FINANCIAL STRATEGIES

The following life stages often resonate with Marathon Financial Strategies clients.



Established retirees

Our services cater to retirees aiming for a comfortable retirement lifestyle while leaving a legacy for the next generation. We focus on income optimization and distribution strategies to fund your goals.



Retirement-focused professionals

Individuals seeking an enhanced planning relationship can benefit from our services focused on portfolio optimization, tax-efficient allocations, asset protection, and customized retirement strategies.



Busy working families

Our services are designed for parents who seek to strike a balance between work demands and family-centered financial goals, which encompass education planning, tax optimization, and time horizon planning.

Our tracks of focus



Comprehensive financial planning

We link your goals with your entire financial situation including your risk tolerance, your future cash flow needs, and your investment time horizon. Comprehensive financial planning with strategic wealth management includes the following services:

- Retirement planning and distribution strategies
- Cash flow projections
- Tax strategies
- Education planning
- Estate planning
- Social security benefits analysis
- Insurance analysis
- Company stock option and benefits optimization
- Business planning strategies

Investment management

We construct allocations to address your specific goals, considering both cost-efficient and tax-advantaged investments.

- Formulation of personalized investment strategy based on your future cash flow needs and risk profile
- Portfolio rebalancing and ongoing evaluation of asset allocation and diversification
- Online access to investment accounts with ability to integrate all your investments, retirement plans, loans, college savings, and insurance in one place
- Regularly scheduled client meetings

Tax planning

Unlike tax preparation, tax planning is a year-round process and an important part of your financial plan.

- Integration of tax planning and investments
- Tax projections and income breakpoints
- Tax savings opportunities with timing strategies
- Roth conversion opportunities
- Charitable giving and gifting strategies
- Strategic tax loss harvesting
- Medicare surcharge planning
- Collaboration with your CPA or tax professional

Our rates and commitment



Comprehensive services

We provide two services: financial planning and strategic wealth management.

We offer financial planning at a flat fee starting at \$3500 for a one-time engagement. Strategic wealth management is fee-based, calculated as a percentage of the assets we manage for you. We take an integrated approach to strategic wealth management, including comprehensive financial planning, expert investment management, and tax planning.

Both services begin with an in-depth review of your situation – your goals, objectives, time horizon, and risk tolerance. Our financial plans include tax strategies, education planning, investment analysis, estate planning, insurance analysis, and retirement planning. Some clients begin with a financial plan and then decide to move forward with wealth management. In such cases, we credit their planning fee toward the wealth management fee. Others start with wealth management, and we may work on financial planning in stages over time.

Assets under management	Annual rate
\$100,000 to \$500,000	1.25%
\$500,001 to \$2,000,000	1.00%
\$2,000,001 to \$3,000,000	0.80%
\$3,000,001 to \$4,000,000	0.75%
Over \$4,000,000	0.65%

We invite you to schedule a free consultation with us, and we can discuss your financial situation to evaluate which option might work best for you.

Independent fiduciaries

As fiduciaries, we are committed to always working in our client's best interests.

- We are **fiercely independent**, devoted to you, our client.
- We are **not restricted to any specific products or funds**, allowing us the freedom to select the best investments for *you*.
- We offer **complete fee transparency** - the wealth management cost is deducted quarterly from accounts based on assets under management and reported on account statements and tax form 1099.

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Perhaps you currently get investment advice, but your situation is becoming more complex. At Marathon Financial Strategies, we do more than just investments. **Our holistic approach includes financial planning, retirement and distribution strategies, plus strategic tax planning.** Here's what to expect when you work with us.

Discovery meeting

Identify priorities, goals, and concerns.

Explain comprehensive financial planning and clarify expectations.

Initial meeting

Data gathering

Questionnaires related to your priorities and risk tolerance so that we can create the right plan for you.

Financial assessment using our financial planning organizer.

Upload financial documents.

You'll have access to a personal financial website where you can see everything you own in one place.

3-week process

Feasibility meeting

Assess your risk tolerance.

Create investment allocations aligned with your risk tolerance and plan goals.

Evaluate initial feasibility of your priorities and goals with your plan.

One meeting

Strategy meeting

Discuss recommendations, action plan and implementation schedule.

Cash flow modeling to make the plan more sustainable and resilient through market forces and life circumstances.

Stress testing to assess your plan's resiliency. Examine opportunities to increase tax efficiency.

Discuss what-if scenarios and review the potential impact of your decisions throughout your lifetime.

One meeting

Plan implementation

Financial plan strategy execution.

Collaborate with third party professionals as needed.

Meet as needed

Ongoing optimization

Agree on a cadence to regularly meet so we can monitor your progress and readjust your plan.

Iterative approach as we focus on your next "sprint", choosing the best strategies to make optimal use of your resources.

In-depth reviews on client-focused issues, whether that's tax-efficient retirement distribution plans, strategies for exercising for company stock, or Roth conversion scenarios.

Meet as needed

Why choose Marathon Financial Strategies?

We know you have a choice. **Working with the Marathon Team means gaining an agile partner with extensive experience** handling the unique issues of established retirees living off their nest eggs, working professionals focused on retirement income optimization, and parents juggling family life with demanding careers.

Founded in 2014 by Wes Littlejohn, CFP®, CPA, Marathon Financial Strategies provides planning to go the distance. **Just like running a marathon involves serious commitment, training and preparation, planning for life's financial ins and outs do, too.** Wes and his wife, Sally, bring a rare and valuable dynamic to clients – the balanced perspective of a husband-and-wife team to help make important financial and investment management decisions on each leg of your journey.

Schedule an introductory meeting

Discuss your current situation and make an informed decision about working together.



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