



MARTHA PAYNE FINANCIAL PLANNER

Financial Planning Presentation

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Integrated Financial Partners

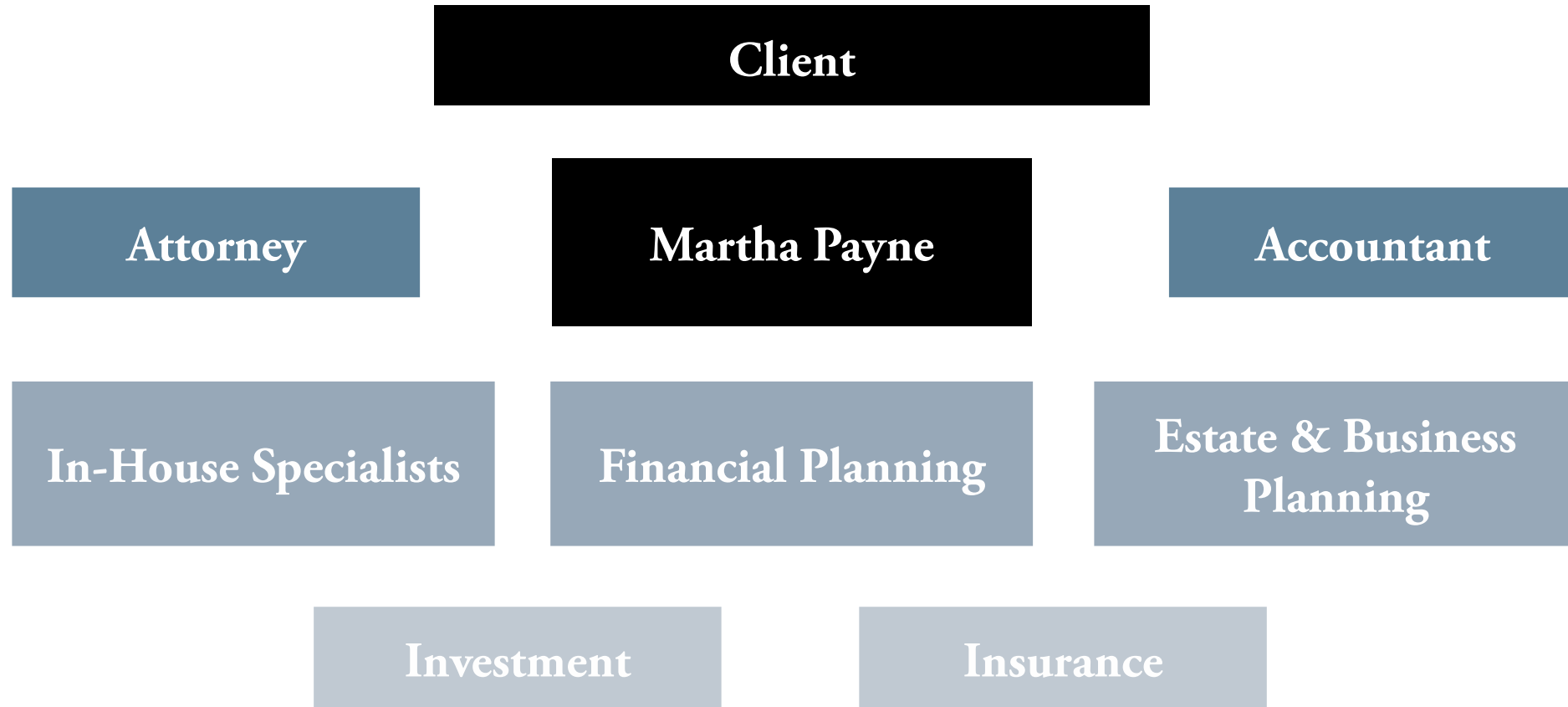
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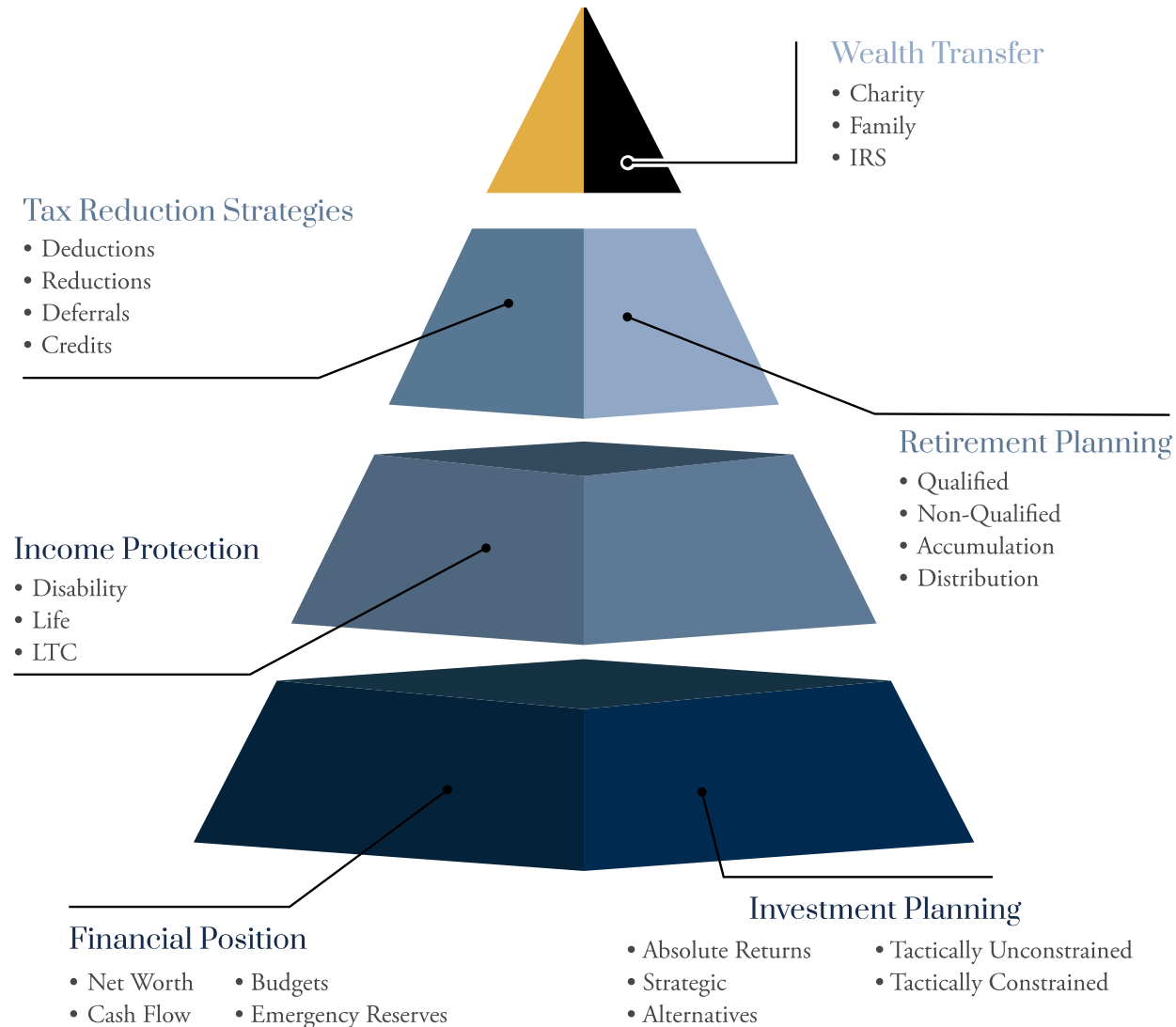


Financial Planning Team





Financial Planning Pyramid



We want to:

- Completely understand your vision and goals.
- Identify both strengths and areas for improvement.
- Recommend solutions and strategies.
- Build and implement your plan.
- Offer periodic reviews and ongoing service.



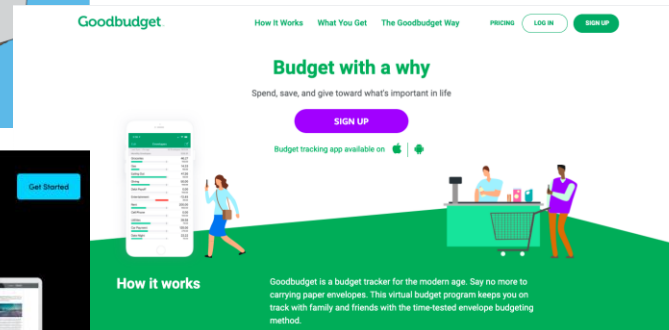
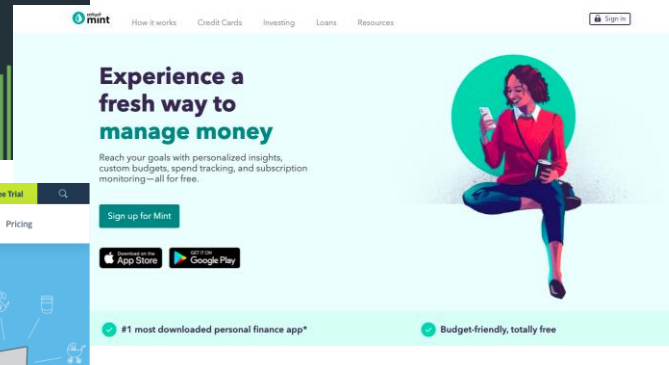
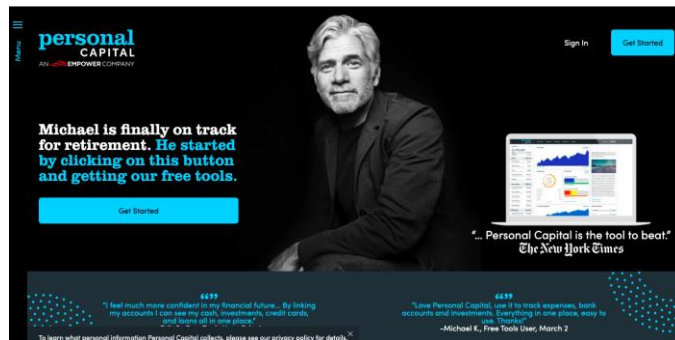
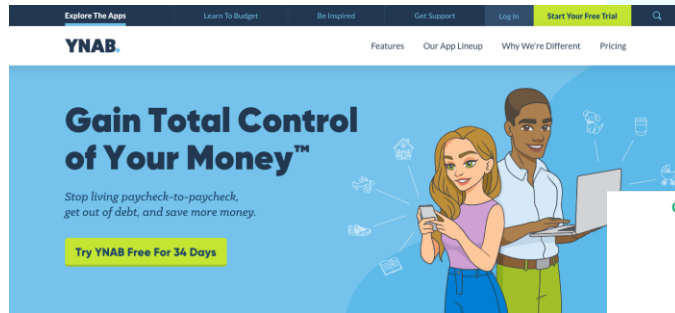
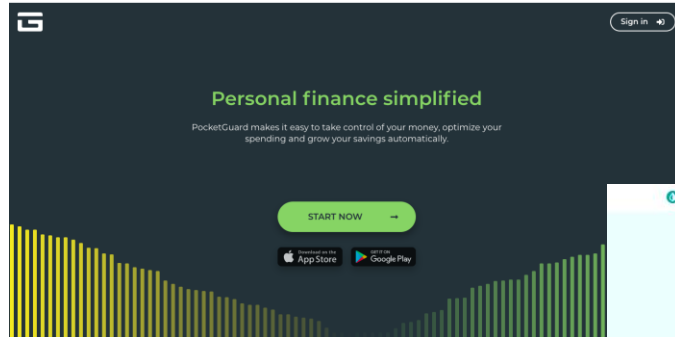
Cash (flow) is king!



- It's the foundation of our financial lives.
- Necessary to fund financial goals
 - Emergency fund
 - Educating your children
 - Saving for retirement
 - Any other goals important to you



Track Your Spending



- YNAB
- PocketGuard
- QuickBooks
- Empower
- Monarch Money

Income Protection



Disability Insurance - Group vs. Individual Disability Insurance

Coverage

- Group | Typically lower cost, employer-subsidized
- Individual | Higher cost, paid out of pocket

Portability

- Group | Lost if you leave the employer
- Individual | Fully portable - stays with you

Customization

- Group | Limited options and riders
- Individual | Tailored to your needs



Group Disability Insurance vs. Individual Disability Insurance, Cont.

Underwriting

- Group | Minimal (guaranteed issue)
- Individual | Full underwriting required

Benefit Amount

- Group | Often capped or a percentage of salary
- Individual | Can secure higher or more stable benefits

Taxability

- Group | Taxable if employer-paid
- Individual | Usually tax-free if you pay premiums



TIP

Group coverage is a good baseline, but individual policies offer stronger, more flexible protection.



Life Insurance - What is the Purpose?

- Income Replacement
- Survivor Planning
- Estate Planning
- Risk Management
- Business Planning - Key Person



What Are the Key Components?

To understand what you are buying, you must first understand the **3 components** and **3 variables** of every permanent insurance contract.

Components:

Premium

Cash Value

Death Benefit

Variables:

Investment
Performance

Mortality

Expenses

Investments



Why Investing Matters

- Income alone doesn't build wealth - investing is essential.
- Time is still your greatest asset - compounding rewards consistency.
- Avoiding lifestyle creep, keep an eye on cash flow, save more as you earn more.
- Investing fuels long-term goals: retirement, college, career pivots, or anything else you envision.

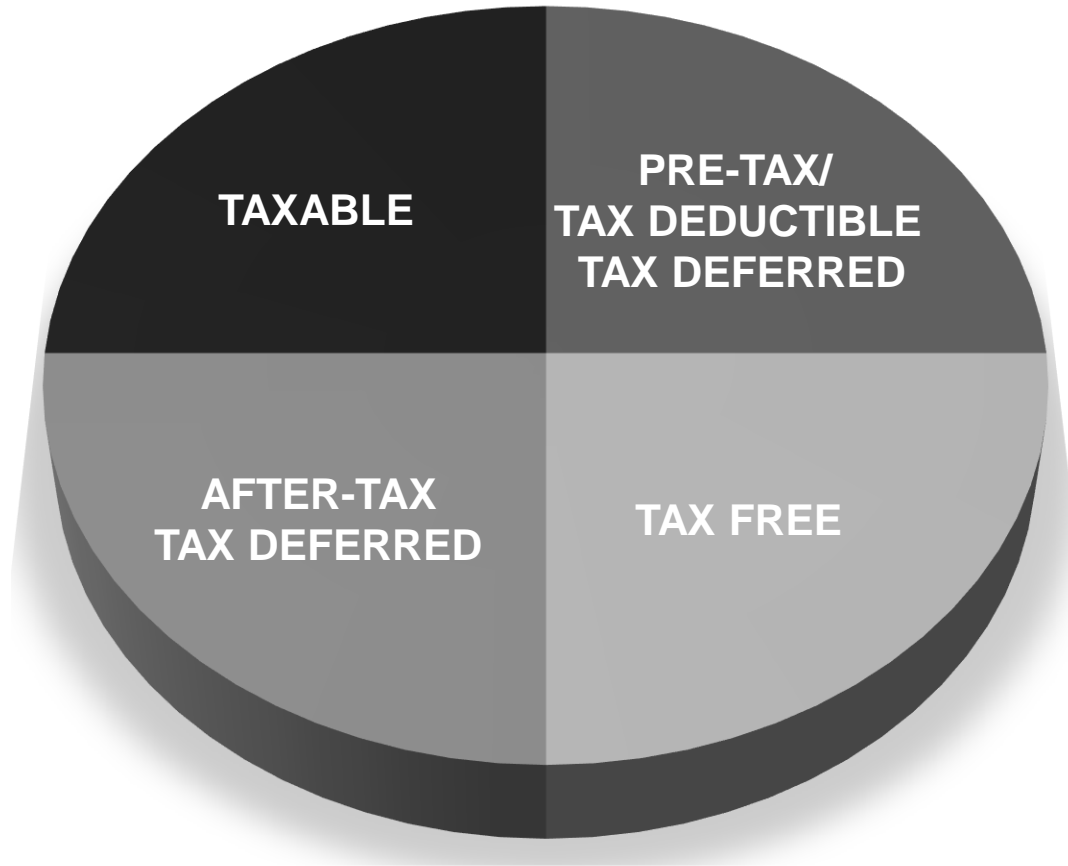


Smart Asset Allocation: The Foundation

- Diversification reduces risk — spread across stocks, bonds, and alternatives.
- Align your asset mix with time horizon and risk tolerance.
- Rebalance periodically — don't “set it and forget it.”
- Let time be your ally - Time in the market versus timing the market.



Tax Pie Chart



FOCUS:

- Past & Future Tax Policies will always continue to change
- Tax Diversification as important as Asset Allocation (Investment Success)



Avoiding Behavioral Finance Pitfalls

- Set a plan and revisit it regularly — consistency beats timing.
- Analysis paralysis: over-researching can delay action.
- Recency bias: reacting emotionally to market headlines.
- Build a long-term strategy and course-correct only when needed — not based on emotion.

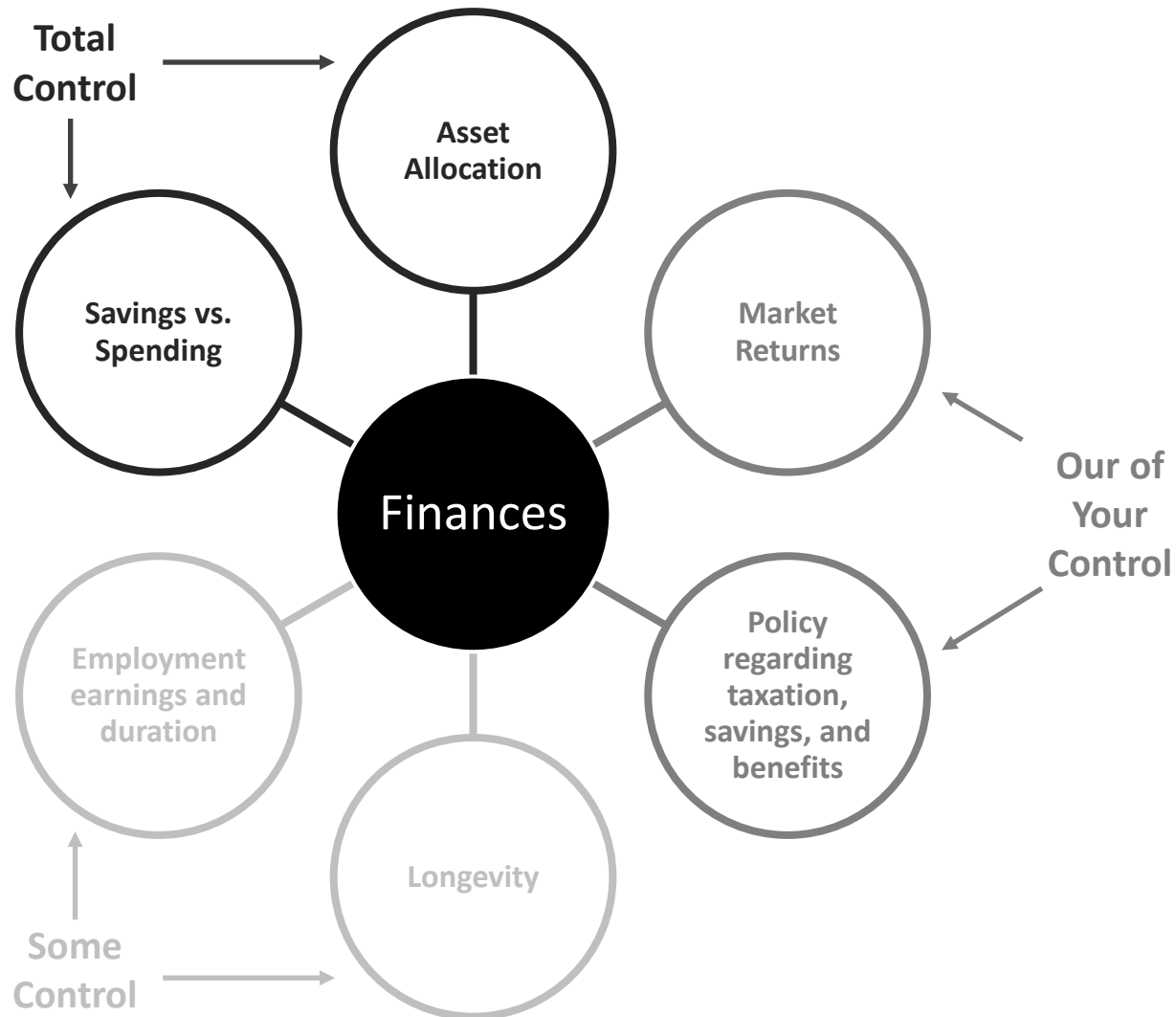


Common Mistakes to Avoid

- DIY investing without a clear plan or guidance.
- Failing to coordinate your investments with tax, estate, and retirement planning.
- Letting cash pile up instead of putting it to work.
- Waiting to invest “until things settle down.”



Control the Controllables

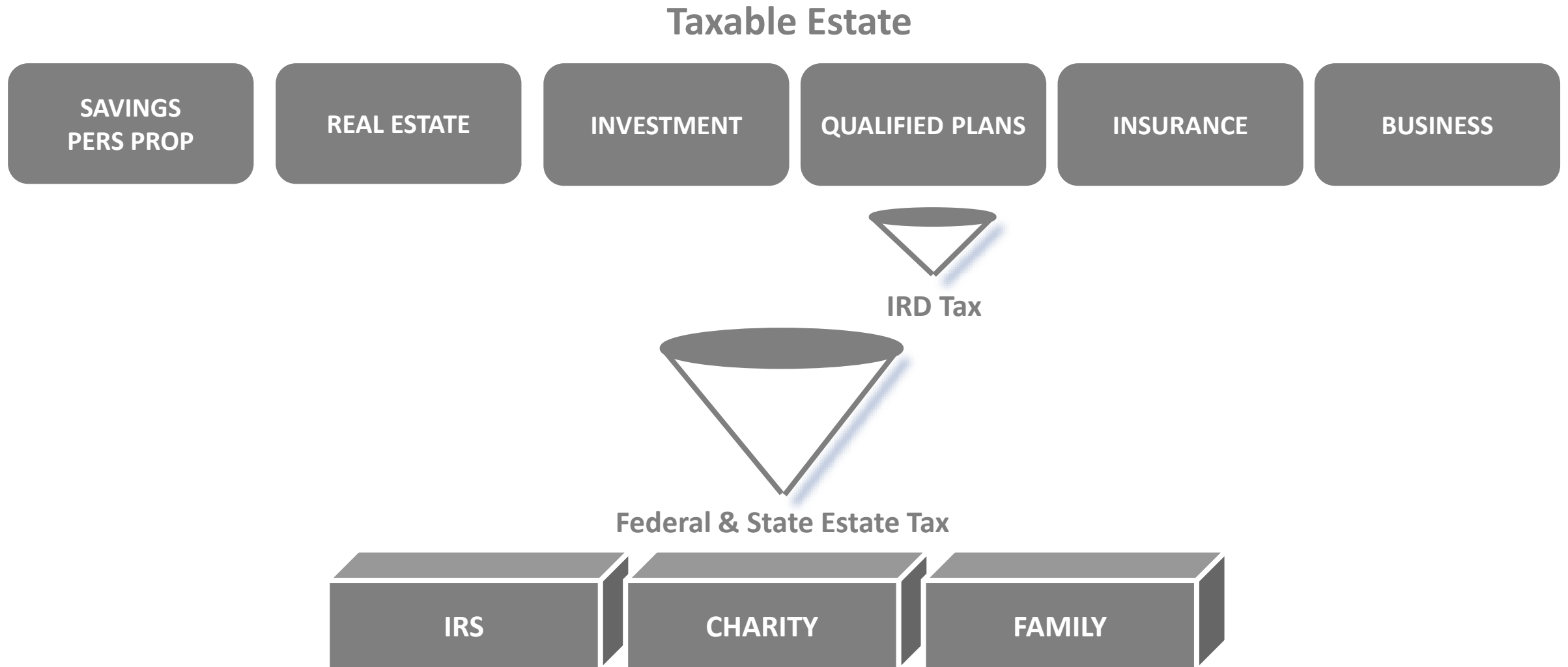


Source: Integrated/ JPMorgan, data as of 09/30/2023

Estate Planning



Blocks of Property





Estate Planning Basics

Estate Planning, aside from the disposition of assets, encompasses a wide range of issues:

- ✓ Tax reduction or elimination
- ✓ Charitable inclinations
- ✓ Establishment of your legacy
- ✓ Maintaining family harmony
- ✓ Supporting future generations
- ✓ Protection from creditors
- ✓ Instructions for your own care in sickness
- ✓ Family business continuation
- ✓ Guardianship for minor children



Estate Planning – Key Documents

- ✓ Durable Power of Attorney and Health Care Proxy
- ✓ Will
- ✓ Living Will
- ✓ Irrevocable Trust
- ✓ Revocable Trust



Estate Taxes are “Voluntary” Taxes

Your choices:

- Do no planning, pay the estate taxes due at death.
- Do some planning, including the following:
 - Make voluntary gifts to family (if so inclined).
 - Make charitable gifts during your lifetime (if so inclined).
 - Make charitable bequests at death (if so inclined).
 - Buy life insurance to:
 - Provide liquidity to pay the “voluntary” estate taxes
 - Or leverage your money as a gift to your heirs or the charity(ies) of your choice



To summarize...

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How I work with clients:

- Have initial meeting, get to know each other.
- Gather information, so I can outline scope of work and fees.
- Meet to review findings. Discuss engagement and fees.
- Have 1-2 working sessions to review data, assumptions, and model scenarios.
- I present your final plan with recommendations.
- Assist with plan implementation.
- Meet regularly for ongoing service and reviews.

If you're interested

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