



ALCHEMIST  
— WEALTH —

# MAP your PATH to Retirement



# Introduction

At Alchemist Wealth we believe that retirement planning is an exciting chapter in your life's story. Our approach is designed to empower you with the knowledge and tools needed to make confident and informed decisions while pursuing the retirement of your dreams. Join us as we embark on a path that combines practicality with the joy of planning for a fulfilling future.



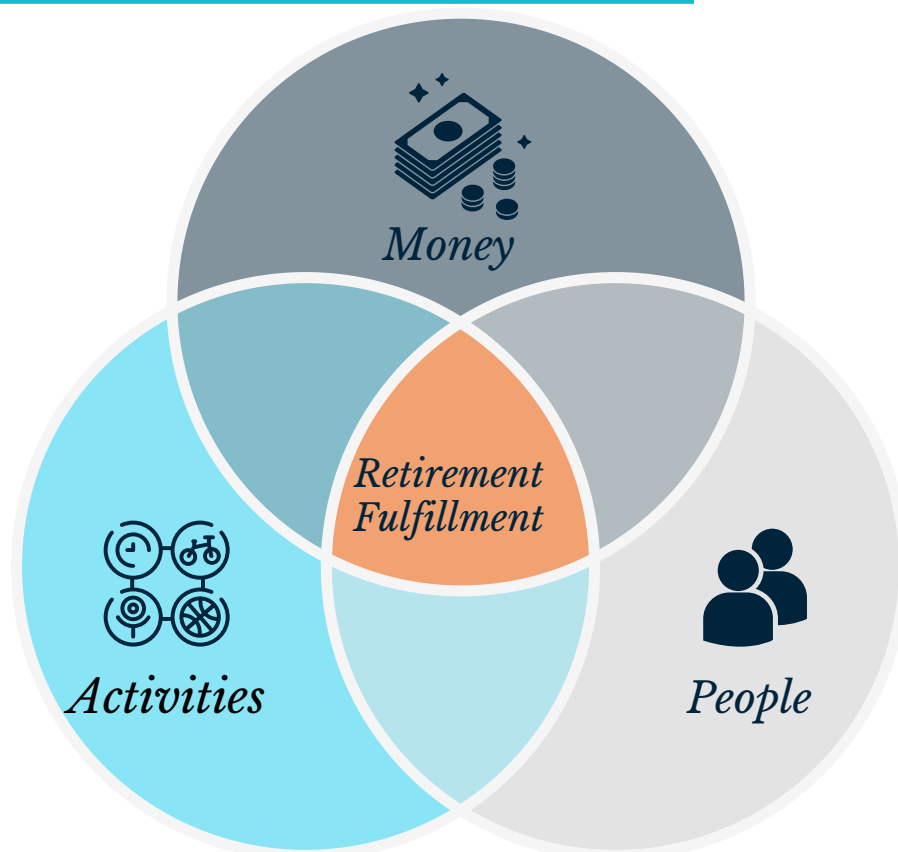
01



# MAP Your Ideal Retirement

We use the MAP framework to take a holistic approach to retirement planning that encompasses financial, lifestyle, and social considerations. By focusing on managing money, planning for meaningful activities, and building strong relationships, retirees can create a fulfilling and flexible retirement.

**Money. Activities. People.**



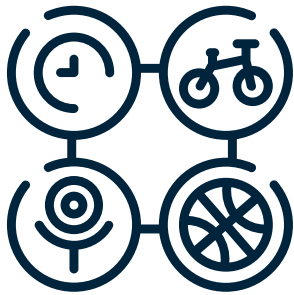
# Money



Create a detailed plan for how much money you need to live your ideal life in retirement.

We separate the cost of needs in retirement from the wants and build a plan for managing savings and investments to generate income throughout retirement and ensure financial stability.

# Activities



Plan for meaningful and fulfilling activities in retirement, such as travel, hobbies, volunteering, and spending time with loved ones. It could involve creating a retirement lifestyle plan that takes into account personal interests, health, and available resources.

# People



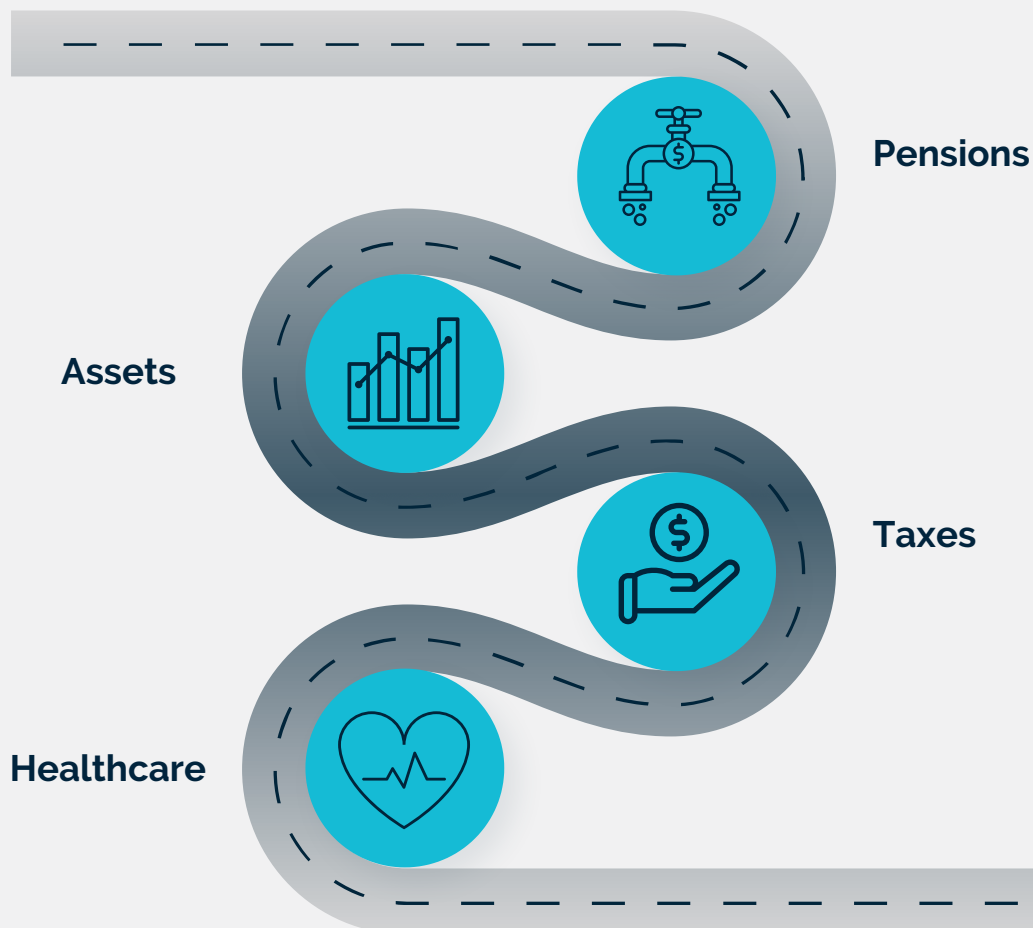
Building and maintaining strong relationships in retirement with family, friends, and community members makes a big difference. It could involve identifying and cultivating social connections that provide support, engagement, and a sense of purpose.

02



# Create Your PATH to Retirement

The PATH Framework is a comprehensive approach to retirement income planning designed to guide individuals on a successful journey towards their ideal retirement. PATH, an acronym representing Pension, Assets, Taxes, and Healthcare, encompasses the key components that require careful consideration when crafting a robust retirement plan.





P

## Pension: Building Sustainable Income

Evaluate your pension options, including Social Security, pensions from previous employers, and other potential income sources. By optimizing your pension benefits, we create a reliable stream of income that supports your desired retirement lifestyle.

A

## Assets: Optimizing Your Assets

Your assets play a crucial role in funding your retirement. We'll assess your investment portfolio, savings, home equity, business assets, and other holdings. We will work with you to design a diversified investment strategy that maximizes growth potential while managing risk.

T

## Taxes: Smart Tax Strategies

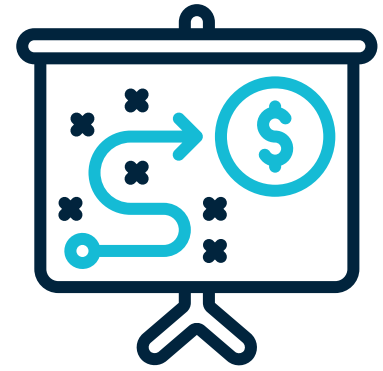
We'll implement effective tax planning strategies to help minimize your tax obligations, optimize deductions, explore tax-efficient investment vehicles, and stay informed about changing tax laws to make the most of your retirement savings.

H

## Healthcare: Ensure Health & Wealth

We'll guide you through the complexities of healthcare planning, including estimating health insurance costs, factoring in prescription medications, understanding Medicare options, and considering long-term care insurance.

## 03



# Your Uniquely Fulfilling Retirement

The combination of the MAP method and PATH planning provides a holistic and powerful approach to achieving a fulfilling retirement. The MAP method, focusing on Money, Activities, and People, ensures that your retirement vision reflects your financial needs, desired lifestyle, and meaningful relationships. By aligning your financial goals with your retirement dreams, you can create a rewarding next chapter.

With the PATH planning framework, which encompasses Pensions, Assets, Taxes, and Healthcare, you have the tools to build a solid foundation for your retirement. Optimizing your income streams, strategically managing your assets, implementing tax-efficient strategies, and planning for healthcare expenses empower you to navigate the complexities of retirement with confidence and foresight.

By integrating the MAP method and PATH planning, you establish a comprehensive retirement roadmap that considers both the personal and financial aspects of your life. This approach ensures that your retirement plan is tailored to your unique aspirations, while also providing the financial security and peace of mind necessary for a fulfilling future.

## DISCLAIMER

The information contained herein is intended to be used for educational purposes only and is not exhaustive. Diversification and/or any strategy that may be discussed does not guarantee against investment losses but are intended to help manage risk and return. If applicable, historical discussions and/or opinions are not predictive of future events.

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