

TLW WEALTH MANAGEMENT

INVESTMENT ROADMAP TOWARDS FINANCIAL FREEDOM

What we want all our clients to know



TLW WEALTH MANAGEMENT

WWW.TLW.MONEY

We believe in educating our clients about our investment philosophy and the importance of long-term investing.

IT'S NEVER TOO EARLY TO START INVESTING

- Time is your most valuable asset, and starting early will give you a head start in wealth accumulation.
- Do not try to time the market. History shows it is best to invest regularly and stay the course.

Please call Molly Arnall at (402) 630-1433 or email molly@tlw.money to schedule a time to talk with an advisor.

Official Website: www.tlw.money

IMPORTANCE OF COMPOUNDED RETURNS

- Compounding: When an asset produces earnings and those earnings are reinvested to generate additional earnings.
- Compounding Returns: When the earnings on the initial investment are continually reinvested, allowing time to advance the return potential of the original investment.
- Start early, invest regularly, and let your money work *for you*.

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COMPOUNDED RETURNS EXAMPLE

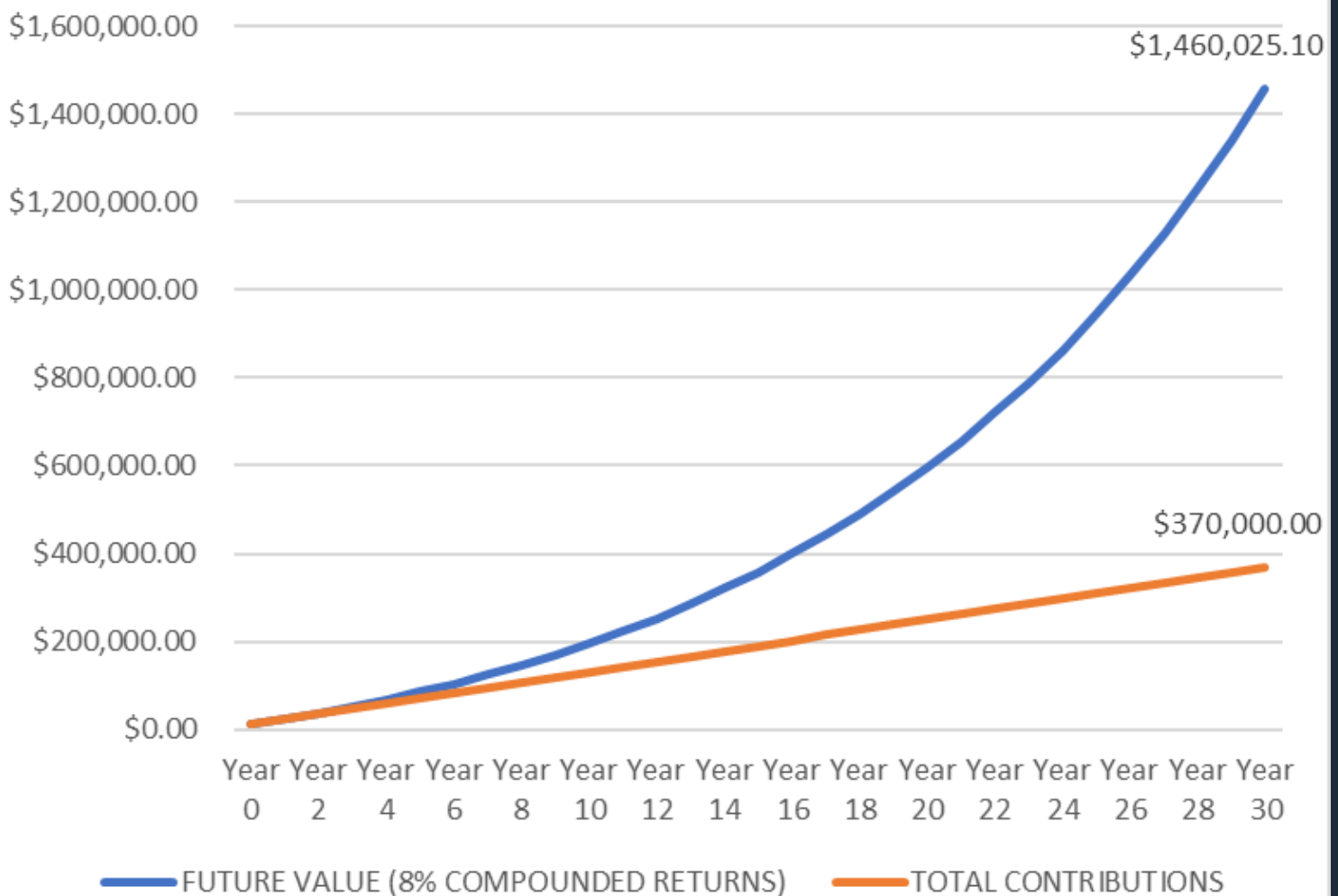
- Suppose you have an initial investment of \$10,000, regular contributions of \$1,000 a month, and an average annual rate of return of 8%, after 30 years of staying invested, compounding would potentially allow the investment to reach over \$1,460,000.
- The longer you stay invested and the higher the account balance, the more opportunity it has to compound over time.

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ANNUAL COMPOUNDED RETURNS CHART

\$10,000 INITIAL CONTRIBUTION + \$1,000 MONTHLY CONTRIBUTIONS AT 8% COMPOUNDED RETURNS



Actual returns will fluctuate with the market.

Past performance is not indicative of future results. Values provided by investor.gov.

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INVESTING FOR A MINOR

- Uniform Transfer to Minors Act (UTMA) allows a minor to receive gifts without a guardian or trustee.
- One of the best ways to get young people started on their investment journey is to set up a UTMA Account.
- UTMA's allow for the transfer of wealth from a parent (or another adult) to a minor through gifting and are exempt from gift taxes.
- The funds are irrevocable and once the money is gifted it is the minor's money once they reach legal age.
- It is possible to withdraw funds from a UTMA account. However, all withdrawals must be for the direct benefit of the beneficiary that are not routine expenses.

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WHAT YOU CAN DO TO GET STARTED

- Emergency Fund – Having 6 months' worth of living expenses saved for unforeseen financial emergencies is a prudent step toward financial security.
- 401(k) Employer Match – many companies offer retirement packages or investment options with a free match. This is free money! Leverage this as early as possible.
- Rollover Old 401(k) Assets – If you have a retirement account from previous employers, you can roll it over to an Individual Retirement Account (IRA). By rolling over to TLW, your account will be actively managed, you will receive better communication, and allows you to consolidate your assets.
- Roth IRAs – This is a tax-advantageous avenue that allows those with an income, up to the IRS limit, to make contributions with post-tax money and upon retirement enjoy the benefits of all distributions tax-free.
 - If you think you'll be in a higher tax bracket when you retire than you are today, consider a Roth IRA.

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