

# TRANSITIONS



FINANCIAL SOLUTIONS FOR ALL OF LIFE'S CHANGES.

**PILLAR**  
WEALTH MANAGEMENT, LLC

*Receive retirement rollover • Sell or buy a business • Buy or sell real estate • Receive inheritance*

*Transfer wealth • Invest proceeds from asset sale • Unwind large equity position • Change marital*

*status • Exercise stock options • Pay for a child's or grandchild's education • Retirement • Birth*



*Invest proceeds from asset sale • Unwind large equity position • Change marital status • Exercise*

*stock options • Pay for a child's or grandchild's education • Retirement • Birth & death • Marriage*

*& divorce • Relocation • Health crisis • Warfare • Political unrest • Natural disaster •*

*Terrorism • Economic cycles • Receive retirement rollover • Sell or buy a business • Buy or sell real*

*estate • Receive inheritance • Transfer wealth • Invest proceeds from asset sale • Unwind large equity*



YOU

*You need someone to help you protect your family's legacy through all of life's transitions.*

*This is about you.*

It's about your dreams, your family and your family's financial future. It's about helping you realize your goals and achieving all that's important to you in life.

You have already established a substantial net worth. You want to protect it and manage it wisely. You want to protect yourself from unnecessary taxes, catastrophic illness, asset loss due to healthcare costs and from a future market collapse due to politics, terrorism, global warfare or other events beyond your control.

You need someone to help you protect your family's legacy through all of life's transitions.

*Pillar Wealth Management, LLC specializes in delivering premier, private wealth management advice to affluent families. Our innovative services help you prepare for life's inevitable changes.*

*David Yates is transitioning to retirement at age 60.*

*He dreams of buying a yacht and spending his days sailing around the Florida Keys and the Caribbean with his wife, Barbara. As the owner of a successful company, David's total compensation is in excess of \$1 million annually and he has a current net worth of over \$25 million in assets.*

*Ideally, David would like to have \$750,000 a year to spend in retirement. His retirement pension benefit will pay him \$100,000 per year with no cost-of-living adjustments. The family owns a \$2.5 million home in San Francisco and a \$1.5 million home in Key West, Florida.*

*David and Barbara have two children in college at Stanford and they would like to start a \$2.5 million scholarship fund there. In addition, Barbara lost her sister to breast cancer three years ago and wants to leave at least \$3 million to the Komen Foundation for breast cancer research.*

The Yates family wants to protect their assets by avoiding needless investment risk and unnecessary lifestyle compromises. They want to feel confident that they can achieve their personal goals and live their dream.

Everyone has different dreams. You may want to achieve financial freedom so you never have to work again – even if you plan to work for the rest of your life. Perhaps you want to provide a first-rate college education for your grandchildren. Or provide seed capital to give a child or grandchild a great start in life, whether it's for a home or a business.

Maybe you dream about a vacation home at the beach or in the mountains. Or you've achieved tremendous success during your life and believe it's important to leave a legacy. Maybe you want to help your favorite charity.

*Whatever your dreams are, they are important to you. Which makes them critically important to Pillar Wealth Management, LLC.*

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D R E A M S





# EVENTS

*In every event, there is change. It is up to you, your family and your wealth manager to manage those changes to your advantage.*

Life is full of events that are both expected and unanticipated. We can help you through the maze of life's transitions and the financial challenges they present:

## LIFE FINANCIAL EVENTS

- *Receive retirement rollover*
- *Sell or buy a business*
- *Buy or sell real estate*
- *Receive inheritance*
- *Transfer wealth*
- *Invest proceeds from asset sale*
- *Unwind large equity position*
- *Change marital status*
- *Exercise stock options*
- *Pay for a child's or grandchild's education*

## LIFE EVENTS

- *Retirement*
- *Birth & death*
- *Marriage & divorce*
- *Relocation*
- *Health crisis*

## WORLD EVENTS

- *Warfare*
- *Political unrest*
- *Natural disaster*
- *Terrorism*
- *Economic cycles*

*In every event, there is change. It is up to you, your family and your wealth manager to manage those transitions to your advantage.*

You want to achieve certain financial goals. You want to work with an ethical, trustworthy, honest, reliable financial advisor who is accessible and objective, has a good track record, gives unbiased advice and communicates with you frequently and clearly.

You want an advisor who cares about the changes in your life and helps you prepare for and protect your wealth through it all; someone who will work with other professionals – *attorneys, mergers and acquisitions experts, accountants and insurance advisors* – on your behalf. You need someone to help you make sense of all the legal, tax, financial, insurance and investment information out there so you can make better-informed decisions.

You also want someone to be there to hold your loved ones' hands when you are gone. Someone to guide them through the tough decisions they will have to make.

*You want and deserve comprehensive advice. Pillar Wealth Management, LLC makes sure you get it.*

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WANTS





# C O N F I D E N C E

*We want to be the cornerstone of your financial world.  
How can we inspire your confidence today?*

At Pillar Wealth Management, LLC, you'll discover a single source for all your family's financial needs, including investment management, tax, legal, insurance, risk, estate and charitable-giving advice. Our services include:

- Retirement & income planning
- Investment management
- Business exiting strategies & planning
- Portfolio performance monitoring
- Wealth continuity planning
- Major purchase & expense modeling
- Where & when to draw retirement income
- "What if" scenarios
- Risk management & insurance
- Asset allocation strategies
- Income tax reduction & minimization
- Account aggregation
- Trust services
- Balance sheets & net worth statements

Traditional financial planning projects cash-flow analysis at 8, 10 or 12 percent to show you great returns and future glory years. Traditional planning also assumes a set rate of return, a set rate of inflation and a set rate of spending for the rest of your life.

However, when was the last time the markets, your income and inflation were *exactly* the same year after year? No wonder people's financial lives are constantly being devastated by the false projections of traditional planning.

As your primary source for retirement planning, we apply highly sophisticated *investment* methodologies, simulating 1,000 unique scenarios. Your plan will account for inflationary periods such as the late 1980s, recessions, depressions such as 1929, market booms, market collapses such as 1974-1975 and 2000-2002, terrorist events such as 9/11, wars and other world conflicts.

The result is an easy-to-understand, high-confidence plan that accounts for real-life events and helps you achieve



your goals without unnecessary risk to your investments or your lifestyle. You will continue to receive updated plans illustrating your progress toward your goals. We can also run “*what if*” scenarios for you any time you need them.

We coordinate the efforts of the other professionals on your team – this alone may save you hundreds of thousands or millions of dollars. Not to mention countless hours that you could spend on causes near and dear to your heart, or with your loved ones.

Our five-step new-client process is a series of consultations between you and us. They are unique to each family because they delve deeply into your retirement and family financial vision. We’ll want to understand what is genuinely important to you; what it means for you to move from a life of *success* to one of *significance*.

We’re an independent, fee-based company offering objective, unbiased advice. We deliver a suite of private, white-glove financial management services to sophisticated,

affluent families. We maintain a \$1 million investment account minimum and a \$12,000 annual fee minimum. We cater to a limited number of clients and we only accept new clients when we’ve determined that we can add substantial value to their financial lives.

Our mission is not only to help you manage your investment portfolio but to develop your family’s financial vision. This vision is your road map, illustrating where you are, what your destination looks like and the challenges you’ll face in reaching that destination.

*We want to be the cornerstone of your financial world. How can we inspire your confidence today? To discover if we’re right for each other, call us at 925-407-0320.*

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*We invite you to discover how Pillar Wealth Management, LLC can help you  
make smart financial decisions during life's transitions.  
Call us at 925-407-0320 for a no-obligation consultation.*

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# PILLAR

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