ULLOA FINANCIAL

-Elevate your legacy-

WEALTH COORDINATION GUIDE

A structured resource for bringing investments, cash flow, retirement, taxes, protection, and legacy decisions into one coordinated financial picture.

GUIDE INFORMATION

Name(s):	
Date started:	
Primary planning contact:	
Household or business name:	
Next review date:	

COORDINATE THE PARTS. CLARIFY THE TRADE-OFFS. KEEP THE PLAN ALIGNED.

How to use this guide

Use this guide to identify the financial decisions that should be considered together, note areas that need attention, and prepare for conversations with financial, tax, legal, and insurance professionals. It is educational and does not replace individualized advice.

1. WHAT WEALTH COORDINATION MEANS

Wealth coordination is broader than choosing investments. It connects the decisions that affect your financial life so that one strategy does not unintentionally work against another.

Areas that may need to work together

- ☐ Cash flow, emergency reserves, and debt
- ☐ Investments and retirement accounts
- ☐ Retirement income and Social Security decisions
- ☐ Tax planning opportunities and obligations
- ☐ Life, disability, long-term care, and liability protection
- ☐ Estate documents, beneficiary designations, and asset ownership
- ☐ Business ownership, succession, and continuity
- ☐ Charitable giving and family legacy priorities

A coordination question

When one area changes, what other areas of the financial plan may also need to be reviewed?

YOUR CURRENT FINANCIAL PICTURE

Category	Current status	Needs attention
Cash flow and reserves		
Debt and credit		
Investments		
Retirement planning		
Insurance and risk		
Taxes		
Estate and beneficiaries		
Business interests		

2. GOALS, PRIORITIES, AND DECISION FRAMEWORK

Coordination begins with the life goals and responsibilities the financial plan is intended to support.

Your most important priorities

☐ Maintain financial stability and sufficient liquidity

☐ Prepare for retirement income

☐ Support children, parents, or other dependents

☐ Fund education or other major goals

☐ Protect income, assets, and family responsibilities

☐ Grow and preserve long-term wealth

☐ Reduce unnecessary taxes where appropriate

☐ Prepare for incapacity, death, and legacy transfer

☐ Coordinate personal and business financial decisions

☐ Support charitable or community priorities

Priority goals

Goal	Target date	Estimated amount	Priority
1.			
2.			
3.			
4.			

Decision filters

☐ Does this decision support my stated goals?

☐ How does it affect liquidity and cash flow?

☐ What risks or trade-offs does it create?

☐ What tax consequences should be evaluated?

☐ Does it affect beneficiaries, estate documents, or ownership?

☐ What assumptions would need to be true for this strategy to work?

☐ What professional guidance is needed before acting?

3. CASH FLOW, LIQUIDITY, AND DEBT COORDINATION

Cash flow provides the fuel for saving, investing, protection, debt repayment, and major financial goals. Liquidity helps the plan remain flexible when circumstances change.

Monthly overview

Item	Monthly amount	Notes
Net household income		
Essential expenses		
Lifestyle spending		
Debt payments		
Savings and investing		
Insurance premiums		
Available monthly surplus		

Liquidity and reserve review

☐ Emergency reserves are separated from long-term investments.

☐ Reserve targets reflect income stability and household responsibilities.

☐ Short-term goals are not funded with assets exposed to inappropriate market risk.

☐ Upcoming taxes, insurance premiums, and irregular expenses are anticipated.

☐ Cash held for flexibility has a clear purpose.

Debt coordination

☐ Interest rates and required payments are documented.

☐ Debt repayment does not eliminate essential emergency reserves.

☐ Variable-rate and high-cost debt receive appropriate attention.

☐ Borrowing decisions are evaluated alongside retirement and investment goals.

☐ Large payoff decisions consider liquidity and tax consequences.

Most important cash flow or debt action: ____

4. INVESTMENTS AND RETIREMENT COORDINATION

Investment decisions should reflect goals, time horizon, liquidity needs, taxes, risk capacity, and the role each account plays in the broader plan.

Investment account inventory

Account or asset	Purpose	Time horizon	Tax treatment	Review

Coordination questions

☐ Is each account connected to a specific goal or planning purpose?

☐ Does the overall allocation reflect both willingness and ability to accept risk?

☐ Are concentrated positions or overlapping holdings understood?

☐ Are fees, liquidity restrictions, and account rules understood?

☐ Are taxable, tax-deferred, and potentially tax-free accounts coordinated?

☐ Are retirement contribution decisions coordinated with cash flow and taxes?

☐ Are withdrawal strategies coordinated with Social Security, pensions, and required distributions?

☐ Has the plan considered the effect of inflation and longevity?

Investment reminder

Investing involves risk, including the possible loss of principal. Portfolio values may fluctuate, and past performance does not guarantee future results.

5. TAX, INSURANCE, AND RISK COORDINATION

Taxes and risk management should be considered throughout the planning process, not only after major decisions have been made.

Tax coordination review

- ☐ Investment sales and capital gains are reviewed before transactions.
- ☐ Retirement contributions and distributions are evaluated for tax impact.
- ☐ Roth conversions or other tax strategies are modeled before implementation.
- ☐ Charitable gifts are coordinated with tax and estate objectives.
- ☐ Business and personal tax decisions are considered together when relevant.
- ☐ Estimated taxes, withholding, and required payments are reviewed.
- ☐ Tax professionals receive the information needed to evaluate planning decisions.

Protection and risk review

Risk area	Current protection	Possible gap or question
Income interruption		
Premature death		
Healthcare and long-term care		
Property and liability		
Business or key-person risk		
Cybersecurity and fraud		

Insurance coordination questions

- ☐ Coverage amounts and beneficiaries reflect current needs.
- ☐ Policy ownership and premium obligations are understood.
- ☐ Temporary and permanent needs are distinguished.
- ☐ Insurance decisions are coordinated with liquidity, taxes, and estate planning.
- ☐ Carrier guarantees and contract limitations are understood.

6. ESTATE, BENEFICIARY, AND LEGACY COORDINATION

A coordinated plan helps ensure that legal documents, account registrations, beneficiary designations, and financial intentions point in the same direction.

Documents and designations to review

☐ Will and any trust documents

☐ Durable financial power of attorney

☐ Healthcare surrogate or healthcare power of attorney

☐ Living will or advance directive

☐ Retirement account beneficiaries

☐ Life insurance and annuity beneficiaries

☐ Transfer-on-death or payable-on-death registrations

☐ Property ownership and titling

☐ Business ownership and succession documents

☐ Digital asset and document access instructions

Legacy intentions

Person, organization, or purpose	Intended support	How it is currently addressed

Coordination questions

☐ Do beneficiary designations align with estate documents?

☐ Would any transfer create unintended tax, creditor, or family consequences?

☐ Are provisions for minors, dependents, or special-needs beneficiaries appropriate?

☐ Are fiduciaries and decision-makers willing and prepared to serve?

☐ Are charitable intentions documented and coordinated?

7. MAJOR DECISIONS AND PROFESSIONAL COORDINATION

Some financial decisions affect several planning areas at once. Slowing down to identify the connections can improve the quality of the decision.

Major decisions to coordinate

- ☐ Retirement date or career transition
- ☐ Sale or purchase of a business
- ☐ Large investment purchase or sale
- ☐ Home purchase, sale, or relocation
- ☐ Pension or Social Security election
- ☐ Roth conversion or major retirement distribution
- ☐ Significant charitable gift
- ☐ Life insurance or annuity purchase
- ☐ Inheritance or concentrated asset received
- ☐ Estate plan or beneficiary change
- ☐ Large debt payoff or new borrowing

Professional team map

Professional role	Name or firm	Primary responsibility	Next contact
Financial planner or advisor			
Tax professional			
Estate attorney			
Insurance professional			
Business or valuation advisor			
Other			

Before implementing a major decision

Clarify who is responsible for analysis, who must approve or execute the action, what documents are required, and how the decision affects the rest of the plan.

8. COORDINATION ACTION PLAN

Top priorities for the next 90 days

Priority action	Responsible person	Target date	Status
1.			
2.			
3.			
4.			
5.			

Items to discuss with professionals

☐ Financial planning or investment question

☐ Tax planning question

☐ Estate or legal question

☐ Insurance or risk-management question

☐ Business planning question

☐ Other coordination issue

Review schedule

☐ Review the coordinated plan at least annually.

☐ Review after a major life, family, career, health, or business change.

☐ Review before implementing a decision that affects multiple planning areas.

☐ Confirm that completed actions are documented and communicated to the appropriate professionals.

Next coordinated review date: ____

Primary focus for the next review: ____

Educational disclosure

This guide is provided for educational and informational purposes only and should not be considered individualized financial, investment, insurance, tax, or legal advice. Planning strategies should be evaluated based on personal circumstances, objectives, time horizon, liquidity needs, and risk tolerance. Consult qualified professionals before implementing financial, tax, legal, insurance, or investment decisions.

Knowledge creates clarity. Coordination turns clarity into a plan.