

NuWealth Trading
www.nuwealthtrading.com

1st Steps to Financial Security

“The only way to financial security in retirement is to become financially secure before retirement.”

What We Will Cover

- Investment Plan Development
 - Step 1: Hitting Your Retirement Savings Number
 - Step 2: Funding Your Emergency Savings Account
 - Step 3: Protecting Your Portfolio

Step 1: Determine Retirement Number

Step 1: Are My Retirement Savings On Track?

Keeping Up With the Virginia Joneses

Rank	City	Median Household Income	Cost of Living in Retirement	Savings Rate	Monthly Savings
1	Arlington, VA	\$131,303	\$63,489	8.31%	\$910
2	Alexandria, VA	\$131,303	\$63,930	8.37%	\$916
3	Richmond, VA	\$94,403	\$46,807	8.65%	\$680
4	Virginia Beach, VA	\$88,713	\$48,293	9.48%	\$701
5	Charlottesville, VA	\$89,025	\$51,376	10.02%	\$743
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10	Danville, VA	\$61,651	\$42,024	11.97%	\$615

Step 1: Are My Retirement Savings On Track?

. . . But Are the Jones' Keeping Up?

Age Bracket	Average 401k Balance
30 - 39	\$50,800
40 - 49	\$120,800
50 - 59	\$203,600
60 - 69	\$229,100

**401k here includes all Employer sponsored Defined Contribution Plans managed by Vanguard (i.e., 403b, 457, etc)*

Step 1: Are My Retirement Savings On Track?



Step 1: Are My Retirement Savings On Track?

Your Pre-Tax Retirement Number Goal is....

\$787,500

- \$50,000 Annual Income
- Monthly Expenses of \$2625
- Retiring Today

Step 2: Emergency Savings

Step 2: Emergency Savings

Held in a

- High Interest Savings Account
- I – Bond Account with www.TreasuryDirect.gov, and/or
- 12 Month CD or CD Ladder

Step 2: Emergency Savings

- Rainy Day Fund of 3 to 6 Months' Expenses

\$7500 to \$15,000

Step 2: Emergency Savings

Avoid the Credit Card Alternative

- \$7500 Expense at 25% Interest
 - 3 year Pay Off
 - Additional \$3204 in interest

Step 2: Emergency Savings

Traditional Banks		Banks with High Interest Savings Rates	
Capital One Bank	3.5%	Upgrade Bank	4.6%
Navy Federal	2.5%	Citizens Bank	4.3%
Wells Fargo	2.5%	Wealthfront	4.3%
Bank of America	1.0%	Apple Bank	4.2%
M&T Bank	1.0%	PNC Bank	4.0%
Truist	1.0%	SoFi	4.0%

Step 2: Emergency Savings

- I-Bonds - TreasuryDirect.gov Account
 - Historically Yield Approx 6.5% Interest (State & Local Tax Free)
 - Excellent Low-risk Investment. Especially High Return (9% - 10%) When Markets Crash.
 - Great Child College Savings Tool. Great for Graduation, Birthday Gifts
 - Must be Purchased online with an account at www.TreasuryDirect.gov
 - Must Hld for at least 1 Year

Treasurydirect.gov/savings-bonds/i-bonds/

The screenshot shows the TreasuryDirect website interface. At the top, there is a navigation bar with the TreasuryDirect logo, a search bar, and a 'Log In' button. Below this is a secondary navigation bar with links for Savings Bonds, Treasury Marketable Securities, Auctions, Laws and Regulations, Research Center, and Government Users. The main content area is divided into three columns. The left column contains a 'Savings Bonds' menu with options like 'About Savings Bonds', 'Treasury Hunt', 'EE bonds', 'I bonds', 'I bonds interest rates', 'Comparing EE and I bonds', and 'How much can I spend/own?'. The middle column features the heading 'I bonds' and a paragraph explaining that Series I savings bonds protect against inflation by offering a fixed rate plus an inflation-adjusted rate. It includes two links: 'Compare I savings bonds to EE savings bonds' and 'Compare I savings bonds to TIPS (Treasury's marketable inflation-protected security)'. The right column is titled 'Current Interest Rate' and displays 'Series I Savings Bonds' at 6.89%. A note specifies that this rate includes a fixed rate of 0.40% and applies to I bonds issued from November 1, 2022, to April 30, 2023. A 'Translate' button is located at the bottom right of the interest rate box.

Savings Bonds

- About Savings Bonds
- Treasury Hunt®
- EE bonds
- I bonds**
- I bonds interest rates
- Comparing EE and I bonds
- How much can I spend/own?

[Savings Bonds / I bonds](#)

I bonds

Series I savings bonds protect you from inflation. With an I bond, you earn both a fixed rate of interest and a rate that changes with inflation. Twice a year, we set the inflation rate for the next 6 months.

- [Compare I savings bonds to EE savings bonds](#)
- [Compare I savings bonds to TIPS \(Treasury's marketable inflation-protected security\)](#)

Current Interest Rate

Series I Savings Bonds

6.89%

This includes a fixed rate of 0.40%

For I bonds issued November 1, 2022 to April 30, 2023.

[Translate](#)

Step 1



Contribute Up to
Employer Match



Step 2



Save 6 Months'
Expenses



Step 3: Portfolio Protection

Step 3: Portfolio Protection

- Within 5 Years of Retirement or In Retirement
 - Begin to shift 401k investments to Lower Risk Assets
 - Increase Your Cash Reserve (1 to 2 Years' Expenses)
 - Buy More I-Bonds or CDs
 - Add to High Interest Savings Accounts
 - Keep Remaining Balance in Aggressive/Growth Investments
 - Personal Roth IRA, Brokerage Account

What NuHealth Will Do

- Project Your Retirement Savings Number &
- Propose Emergency Savings Account Funding Options
- Note Applicable Tax Strategies to Help (e.g., Savers' Tax Credit)

Next Steps

- Set Up a Free Consult