The WealthVision Blueprint

A Clear Path to Grow and Protect Your Wealth – For Every Stage of Life

Tired of investment advice that feels like deciphering ancient hieroglyphs? We keep it simple and stress-free. It's all about a plan that matches your life, from building savings to enjoying retirement. At CarriageGate Wealth Management, our WealthVision Blueprint is straightforward, proven, and laser-focused on your goals—like a trusted family recipe: easy to follow, endlessly adaptable, and built to last. We've guided clients to smarter money decisions for over 30 years. Let's dive in.

Why the WealthVision Blueprint?

No fluff—just results. Cut through the market noise with a strategy that's:

- **All-Stage Fit:** One plan that evolves with you, from early accumulation to golden years.
- **Time-Tested, Resilient:** Refined through decades of market cycles, the WealthVision Blueprint helps navigate volatility and sustain steady progress.
- **Focus on You:** Tailored to your Risk Number® and personal goals for unshakeable confidence.

1) Manage Risk: Your Comfort Zone

We start by pinpointing your Risk Number®—a simple 1–99 score based on your age, timeline, and tolerance for ups and downs. This guides your portfolio mix: more equities for growth seekers, more stability for those prioritizing preservation.

Tactical Tilts & Rebalancing: We make modest adjustments based on economic signals to soften market dips and enhance long-term returns.

2) Cut Costs: Your Growth Accelerator

Every dollar saved is a dollar working harder for you. Low fees via institutional-grade holdings and cost-efficient ETFs mean more of your money compounds over time.

3) Spread Out: True Diversification

Don't put all your eggs in one basket—we typically use 8–10 asset classes for broad exposure.

U.S. and global stocks (value and growth styles), bonds, real estate, private equity, and alternatives.

No overlaps, just smart layering to match your Risk Number for optimal growth with less volatility.

4) Watch Taxes: Your Gains Protector

Minimize the tax bite to keep more wealth in your pocket. Place bonds in tax-deferred IRAs; hold stocks in taxable accounts for favorable rates.

Harvest losses to offset gains; recommend municipal bonds (tax-free) for retirees.

Annual savings of just 0.5% to 1.0% compound to big wins over decades.

Securities and advisory services offered through LPL Financial, a Registered Investment Adviser and Member [FINRA](#) / [SIPC](#)

☂ Built-In Safeguards: A Sense of Well-Being Included

We don't just build portfolios; we fortify them against life's curveballs:

- **Behavioral Guardrails:** Simple rules to pause impulsive moves—our tactics keep emotions in check.
- **Cash Buffer:** 3–6 months in safe, liquid holdings for emergencies.
- **Annuity Options:** Tailored to your needs— annuities can offer
  - Lifetime income riders for reliable payouts (often beating bonds)
  - Principal protection and free withdrawals for safety and liquidity
  - Downside risk buffers of up to 30% to help shield against initial drops
  - Tax-deferral so your money can grow faster
- **Ongoing Alignment:** Periodic reviews ensure your portfolio stays true to your evolving Risk Number.

★ What Makes Us Different

From day one, the WealthVision Blueprint is 100% custom—no cookie-cutter advice here. We spot smart opportunities others miss, empowering you with a "high confidence" factor. Clients stay with us for decades because we sync your finances with your full life picture, from estate planning to legacy building. That's why our approach isn't just effective — it's enduring.

Start Your WealthVision Blueprint Today

Your personalized path is just steps away:

1. **Get Your Risk Number®:** Just 2 minutes. **Take Quiz**
2. **Share Your Snapshot:** Email your current holdings and balances to **Jeff.Clark@CarriageGateWM.com** for a complimentary review.
3. **Book a Chat:** No-obligation discovery call. **Pick a Time**
4. **Receive Your Custom Blueprint:** A tailored plan with actionable insights and your free portfolio health check.

Your future, simplified. Ready to get started?

Call us at **(727) 322-4683** or **Schedule Online**.

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WEALTH MANAGEMENT
TRUSTED STRATEGIES ♦ SERVICE YOU DESERVE

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Disclosures

There is no guarantee that a diversified portfolio will enhance overall returns or outperform a non-diversified portfolio. Diversification does not protect against market risk.

Rebalancing a portfolio may cause investors to incur tax liabilities and/or transaction costs and does not assure a profit or protect against a loss.

Annuities are long-term investment vehicles designed for retirement purposes. Gains from tax-deferred investments are taxable as ordinary income upon withdrawal. Guarantees are based on the claims paying ability of the issuing company. Withdrawals made prior to age 59 ½ are subject to a 10% IRS penalty tax and surrender charges may apply.