JOHNSON • KOESTLER
WEALTH MANAGEMENT GROUP
of Wells Fargo Advisors

A Complete, Integrated Approach to Comprehensive Planning

We believe true financial success comes from seeing the full picture — not just investments or retirement in isolation. Our comprehensive planning process coordinates every major area of your financial life so that each decision supports the others.

We organize your plan around six core, interconnected components:

Retirement Planning
Projecting sustainable income, optimizing Social Security and pension strategies, managing withdrawals, and planning for healthcare and longevity so you can retire with confidence and maintain your desired lifestyle.

Investments
Designing a diversified, tax-efficient portfolio aligned with your risk tolerance, time horizon, and life goals — with timely reviews and rebalancing to help your money work efficiently.

Tax Planning
Proactive, year-round strategies to reduce taxes through smart timing of income, Roth conversions, charitable giving, and coordination between investments and retirement accounts.

Liquidity, Cash & Credit
Helping ensure you have the right amount of accessible cash for emergencies and opportunities while optimizing debt, credit, and cash-flow management — without leaving excess funds idle.

Estate, Titling & Protection
Proper asset titling, wills, trusts, powers of attorney, and insurance (life, disability, long-term care) to protect your family, reduce taxes and probate, and provide for your loved ones.

Philanthropy
Incorporating charitable giving into your plan through donor-advised funds, QCDs, or charitable trusts — creating meaningful impacts while delivering tax and estate-planning benefits.

These six components are deliberately linked. A change in your retirement timeline, for example, may affect investment strategy, tax planning, or philanthropic goals. By addressing them together, we can help reduce risk, uncover opportunities, and build a plan that truly reflects your values and legacy. We would be honored to guide you through this personalized process.

Investment and Insurance Products:

Not FDIC Insured	**No Bank Guarantee**	**May Lose Value**

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