

START FINANCIAL PLAN

startfinancialplan.com | (407) 644-4686

Three Stories. One Decision. Your Future.

How real clients organized their retirement,
reduced risk, and found clarity with a trusted
financial plan.

JOIN US: LIFE & TAXES EVENT

3rd Saturday of each month | 10:30 AM - 11:30 AM

Baldwin Perk Caffe, 4833 New Broad St, Orlando, FL 32814

Also available on Zoom | All welcome. No cost to attend.

Zoom ID: 962 8284 7506 | Passcode: 083457

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Why a Financial Plan Changes Everything

Most people know they should have a financial plan. Few actually have one. Not because they do not care about their future, but because no one has ever sat down with them, looked at the full picture, and helped them take the next step.

At Start Financial Plan, we work with people at every stage of life, from young professionals who have been too busy to track down old retirement accounts, to retirees navigating one of the most important financial decisions they will ever face. The common thread in every story we hear is this: getting organized changes everything.

"The best time to start a financial plan was ten years ago. The second best time is today."

The three stories in this guide are based on situations we see regularly. The names and personal details have been changed, but the financial challenges, the decisions made, and the outcomes achieved are real.

As you read, think about which story resonates with your own situation. Then come find us at the Life and Taxes event, or call us directly. We are here to help.

20+

Years of Advisory
Experience

CFP(r)

Certified Financial Planner

FINRA

Member FINRA / SIPC

1

Finding Your Lost 401(k)s

A young professional with four forgotten accounts

Story 1: Finding Your Lost 401(k)s

The Situation

Marcus was 34 years old and had worked for four different companies since graduating college. Each job came with a 401(k) plan. Each time he left for a new opportunity, he told himself he would deal with the old account later. Eleven years went by.

He had a general sense that he had some retirement savings out there, but he did not know exactly how much, where it was invested, or what fees he was paying. He was not sure if any accounts had gone dormant. One of his former employers had been acquired, and he did not know if the plan still existed.

One Phone Call

Marcus found us through the Life and Taxes event. He came in without a folder, without account statements, without much of anything. What he had was the name of each company he had worked for and a willingness to get organized.

That was enough to get started. Over the next few weeks, we tracked down all four accounts. Three were still active with previous 401(k) providers. One had been rolled into a small IRA automatically when the plan was terminated after the acquisition.

Four accounts. Four different investment menus. Four sets of fees. None of them working together.

What We Did

We consolidated all four accounts into a single IRA. This gave Marcus one statement, one investment strategy built around his goals and risk tolerance, and a clear picture of where he stood.

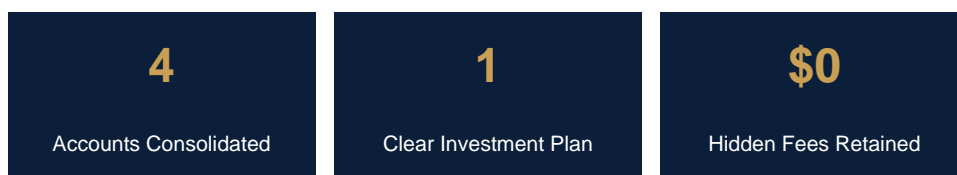
The consolidation also meant:

- Lower overall fees by moving out of high-expense fund options he had been defaulted into years ago
- A diversified portfolio matched to his actual timeline, not just whatever the default allocation happened to be
- A single beneficiary designation reviewed and updated for his current life situation
- IRS maximum contribution limits applied going forward, now that he had a clear view of his total retirement picture

The Outcome

Marcus told us the biggest change was not financial, it was mental. He stopped feeling anxious every time someone mentioned retirement at work. He knew what he had, he knew what it was doing, and he had a plan to grow it.

He now contributes the IRS maximum each year and has added a Roth IRA for additional tax diversification. He comes to the Life and Taxes event a couple of times a year to stay current.



2

Breaking Free from Employer Stock

Too much riding on one company

Story 2: Breaking Free from Employer Stock

The Situation

Diana was 57 years old and had spent nearly two decades at a large technology company. She had done everything right: contributed consistently to her 401(k), reinvested her employer match, and watched her account grow significantly over the years.

The problem was that 68 percent of her 401(k) was in company stock. Her career, her income, and her retirement savings were all tied to the same company. If the stock dropped sharply, or if the company ran into trouble, she stood to lose both her job and a large portion of her retirement savings at the same time.

The Option She Did Not Know She Had

Diana came to us thinking her only choices were to leave the money where it was, sell the stock and reinvest within the 401(k), or wait until she retired. She did not know about in-service distributions.

An in-service distribution allows employees aged 55 or older to roll a portion of their 401(k) into an IRA while still actively employed, without penalties or taxes at the time of the transfer.

What We Did

We reviewed Diana's plan documents and confirmed her employer allowed in-service distributions. She was eligible. We worked with her to roll the company stock portion of her 401(k) into an IRA, where we built a diversified portfolio matched to her five-to-eight year timeline toward retirement.

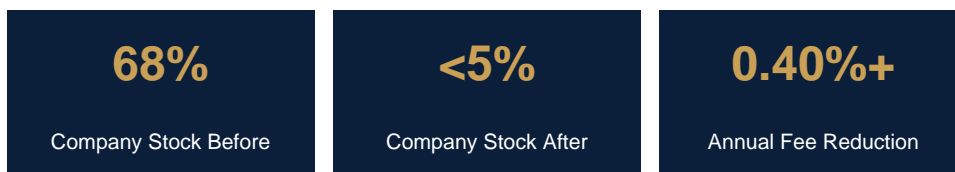
We also walked her through the difference between ETFs and mutual funds:

ETFs	Mutual Funds
Trade throughout the day like a stock	Priced once per day at market close
Generally lower expense ratios	Expense ratios vary widely
Tax-efficient due to redemption structure	May generate capital gains distributions
Ideal for passive, long-term strategies	Many offer active management options

The Outcome

Diana's IRA now holds a broadly diversified mix of low-cost index ETFs. Her concentration in company stock went from 68 percent of her retirement savings to under 5 percent. She still has stock options and restricted shares through her employer's compensation plan, but her retirement account is no longer riding on the same outcome as her paycheck.

She also reduced her annual investment cost by more than 0.40 percent per year by moving from high-expense mutual funds into institutional-quality ETFs. On a portfolio of her size, that difference compounds into a meaningful sum over a decade.



3

Starting Over with a Plan

Navigating finances after loss

Story 3: Starting Over with a Plan You Can Trust

The Situation

Patricia was 68 years old. Her husband of 40 years had passed away the previous spring. He had handled all of their finances: the investments, the taxes, the Medicare paperwork. Patricia knew they had accounts somewhere, but she did not have passwords, did not know which brokerage held what, and had never filed a tax return on her own.

She came to the Life and Taxes event because a neighbor mentioned it. She sat in the back and listened. At the end, she introduced herself and said she did not know where to start.

"I just need someone I can trust. Someone who will tell me the truth."

Where We Started

We started exactly where she was. No jargon, no pressure, no assumptions about what she already knew. The first meeting was simply a conversation: what did she have, what did she need, and what was she worried about.

From there, we worked through a complete financial inventory over several sessions:

- Located and transferred her husband's IRAs into accounts in her name
- Reviewed her Social Security widow benefit options and helped her understand the difference between claiming on her own record versus her husband's
- Gathered and organized several years of tax documents so she could file accurately for the year of his passing
- Reviewed her Medicare coverage and confirmed it remained in place correctly during the transition
- Identified a life insurance policy she had not known existed

Building the Plan

Once her accounts were organized and titled correctly, we built a comprehensive financial plan around her actual needs. Patricia's priorities were straightforward: enough income to stay in her home, something to leave her grandchildren, and to stop feeling lost.

We set up a systematic withdrawal strategy from her IRAs designed to meet her income needs while preserving capital. We reviewed beneficiary designations on every account. We built a simple one-page summary she could review each month to stay on track.

The Outcome

Patricia comes in twice a year to review her plan. She asks questions now. She understands her Social Security income, she knows what her accounts are doing, and she has a binder at home that explains everything in plain language.

She told us at her last review that for the first time since her husband passed, she does not feel alone with her finances. That is exactly why we do this work.



Life Events That Signal It Is Time to Act

A financial plan is not something you set once and forget. Life changes, and your plan should change with it. Here are the moments that most often bring people to our door:

Family Changes	Marriage, divorce, new baby, or a child leaving home
Parent Health Events	A parent's illness or passing that prompts a look at your own preparedness
New Financial Goals	Buying a home, starting a business, or funding education
Job Changes	New employer, promotion, layoff, or considering early retirement
Retirement Is Approaching	Within 5 to 10 years and you want to know if you are on track
Insurance Review	Life, disability, or long-term care coverage has not been reviewed recently
Tax Changes	Recent tax law changes or a significant change in your income
Receiving an Inheritance	Sudden assets that need to be integrated into a broader plan
Loss of a Spouse	Navigating accounts, benefits, and taxes after losing a partner

***You do not need a perfect set of documents or a clear question to get started. Come as you are.
We will help you figure out the rest.***

Pay Yourself First

One of the most powerful habits in personal finance is also one of the simplest: automate your savings so that money goes toward your future before it has a chance to be spent on anything else.

Every year, the IRS sets limits on how much you can contribute to tax-advantaged retirement accounts. These limits tend to increase over time, and most people never reach them. But knowing what the limits are, and having a plan to get closer to them, is a meaningful step toward long-term security.

Current IRS Contribution Limits (Subject to Annual Updates)

Account Type	Standard Limit	Age 50+ Catch-Up
401(k), 403(b), 457	\$23,500 / year	+\$7,500 / year
Traditional or Roth IRA	\$7,000 / year	+\$1,000 / year
SIMPLE IRA	\$16,500 / year	+\$3,500 / year
SEP-IRA	Up to 25% of compensation	No catch-up

When You Leave an Employer

When you change jobs or retire, you typically have several options for your 401(k): leave it with the former employer's plan, roll it into your new employer's plan, roll it into an IRA, or cash it out.

Cashing out almost always triggers income taxes plus a 10 percent penalty if you are under age 59 and a half. Rolling into an IRA preserves the tax-deferred status, gives you more investment choices, and consolidates your retirement picture. We walk through this decision with every client who is making a job transition.

How We Work with You

Start Financial Plan is a registered investment advisory firm. We are fiduciaries, which means we are legally and ethically required to act in your best interest at all times. We do not earn commissions for recommending one product over another. Our only incentive is your outcome.

- 01 Discovery** We listen. You tell us where you are, what you have, and what matters to you.
- 02 Analysis** We review your accounts, tax situation, income, and goals to build a complete picture.
- 03 Plan** We present a clear, written financial plan with specific recommendations and next steps.
- 04 Implement** We help you execute: opening accounts, rolling over funds, adjusting allocations.
- 05 Review** We meet regularly to make sure your plan reflects your life as it changes.

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About Start Financial Plan

Start Financial Plan is a registered investment advisory firm based in Orlando, Florida. We serve clients in person and virtually across the United States, with a focus on retirement planning, investment management, and comprehensive financial planning for individuals and families.

Our Life and Taxes event brings together the community every third Saturday for an informal conversation about the financial topics that matter most: retirement accounts, taxes, Social Security, estate basics, and more. No sales pitch. No sign-up required. Come and see if we are a good fit.

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Ready to get started? Book a complimentary meeting at startfinancialplan.com or call (407) 644-4686 to speak with an advisor directly.

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