

THE STARKEL WEALTH PLANNING FRAMEWORK

Launch Into Retirement With
Confidence

BY STARKEL WEALTH ADVISORS



IMPORTANT DISCLOSURE

THIS GUIDE IS FOR EDUCATIONAL AND INFORMATIONAL PURPOSES ONLY AND IS NOT INTENDED AS INVESTMENT, TAX, OR LEGAL ADVICE. STARKEL WEALTH ADVISORS DOES NOT PROVIDE TAX OR LEGAL ADVICE. ALL STRATEGIES DISCUSSED ARE GENERAL IN NATURE AND MAY NOT BE APPROPRIATE FOR EVERY INDIVIDUAL. CONSULT QUALIFIED PROFESSIONALS BEFORE MAKING FINANCIAL DECISIONS.

WHO THIS GUIDE IS FOR

This guide is designed for individuals and families navigating major financial transitions—especially those approaching retirement or planning to exit a business.

It is intended for:

- Retirees and near-retirees who want to launch into retirement with confidence
- Small business owners preparing to slow down, sell, or transition their business
- People who value clarity, coordination, and a disciplined approach to wealth planning

If you've worked hard to build your financial life and want a clear plan to support the next chapter, this framework is written for you.



WHY MOST RETIREMENT PLANS FALL SHORT

MOST RETIREMENT PLANS DON'T FAIL BECAUSE OF
POOR INVESTMENT RETURNS.

THEY FAIL BECAUSE PLANNING IS FRAGMENTED.

TOO OFTEN:

- INVESTMENTS ARE CHOSEN WITHOUT A CLEAR
INCOME STRATEGY
 - TAXES ARE HANDLED REACTIVELY INSTEAD OF
STRATEGICALLY
 - BUSINESS EXIT DECISIONS GET POSTPONED
UNTIL IT'S TOO LATE
 - ESTATE PLANS AND BENEFICIARY DESIGNATIONS
DON'T MATCH GOALS
-

WITHOUT COORDINATION, CONFIDENCE
DISAPPEARS. THE STARKEL WEALTH PLANNING
FRAMEWORK TREATS YOUR FINANCIAL LIFE AS A
UNIFIED SYSTEM—NOT A SET OF DISCONNECTED
PIECES.



THE STARKEL PLANNING PHILOSOPHY

At Starkel Wealth Advisors, our approach begins with a full-picture understanding of you and your goals. We don't just manage portfolios—we design plans around your life, your legacy, and your peace of mind.

Rooted in disciplined thinking and strategic coordination, our philosophy emphasizes:

- Clear objectives: knowing what retirement success looks like for you
- Risk awareness: balancing growth, stability, and income needs
- Ongoing partnership: regularly reviewing and adjusting your strategy

Your wealth plan should be built to perform under real-world pressures—and flexible enough to evolve as your life changes.



THE WEALTH PLANNING FRAMEWORK

The Starkel Wealth Planning Framework is built on five integrated pillars that work together:

1. Vision & Lifestyle Design
2. Cash Flow & Income Planning
3. Investment Strategy
4. Tax & Exit Planning
5. Legacy & Protection

This framework brings structure and certainty to complex financial decisions by addressing not just what you own, but how it supports your life and your goals.



PILLARS 1 & 2: VISION & INCOME

Vision & Lifestyle Design

Before numbers come decisions. We begin by clearly defining what the next phase of life looks like for you—whether that's full retirement, a gradual transition, part-time work, or a mix of activities. This clarity ensures your financial decisions support the life you want to live, not the other way around.

Cash Flow & Income Planning

Retirement confidence comes from reliable income, not account balances. We focus on turning assets and business proceeds into sustainable cash flow that accounts for lifestyle needs, healthcare costs, inflation, and uncertainty.



PILLAR 3: INVESTMENT STRATEGY

Investments should support the plan—not dictate it.

Once income needs and time horizons are defined, we structure portfolios around your goals and risk tolerance. This includes separating assets needed for short-term income from those intended for long-term growth.

The goal is not to chase returns. It is to maintain discipline, manage risk appropriately, and help you navigate market opportunities with confidence—all while keeping you at the helm of your plan.



PILLAR 4: TAX & EXIT PLANNING

Taxes are often the largest expense in retirement—and one of the least planned for.

This pillar focuses on tax efficiency across years and decades, not just the current tax year. For business owners, it also addresses exit timing and structure, capital gains planning, and coordination with CPAs, estate attorneys, and other professionals.

Thoughtful planning here can significantly improve after-tax outcomes and reduce stressful surprises when it matters most.



PILLAR 5: LEGACY & PROTECTION

A strong plan protects more than assets—it protects people.

This pillar ensures that estate plans, trusts, beneficiary designations, and ownership structures are aligned with your intentions. We also consider asset protection and family communication so your legacy is preserved and your loved ones are cared for according to your wishes.

Without this alignment, good planning on paper can unravel in real life.

What we do:

In addition to financial planning, Starkel Wealth Advisors partners with clients on tailored strategies across financial planning, trusts & estates, and investments—helping you secure your financial future with confidence.





YOUR NEXT STEP

This guide is designed to provide education and clarity—not personalized recommendations.

If this framework resonates with you, and you're approaching retirement or a business transition, the next step may be a conversation.

No pressure. No sales pitch. Just clarity on your unique financial picture.

Schedule a complimentary planning call with Starkel Wealth Advisors