Building Lasting Wealth

YOUR GUIDE TO TRUE FINANCIAL FREEDOM

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True wealth-building isn't about buying luxury cars and expensive homes. It starts with creating a strong financial foundation.

If you're wondering *how do I do that*, you're not alone. Many young, successful professionals are "income rich but asset poor."

This guide will show you how to turn your high income into enduring wealth and true financial freedom.

Building Your Wealth Foundation

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Risk Management

- Understand and acquire appropriate insurance coverage (including disability insurance protection)
- Create an emergency fund with *at least* 6 months of living expenses
- Engage in basic estate planning
- Implement personal cybersecurity measures

Cash Flow

- Keep your expenses in check by creating (and living by) a smart spending plan
- Contribute to your retirement savings *at least* to the amount that your company is willing to match

Debt management

Debt isn't *always* bad. The goal is to use it strategically:

- Prioritize high-interest debt elimination
- Consider refinancing student loans
- Use mortgage debt wisely for real estate investment
- Keep some low-interest debt if your investment returns are higher

Maximizing Your Peak Earning Years

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Earning Potential

Your earning power is your biggest asset:

- Keep your skills current and in demand
- Build a strong professional network
- Add professional certifications whenever possible
- Look for potential career advancement opportunties

Retirement Savings

- Maximize your 401(k) contributions ($24,500 in 2026)
- Consider a backdoor Roth IRA if you exceed income limits
- Explore Health Savings Accounts (HSAs) for triple tax advantages
- Understand stock compensation (RSUs, ISOs, ESPPs) if offered by your employer

Investment Strategy

- Focus on broad market exposure through low-cost index funds
- Take calculated risks while time is on your side
- Take advantage of dollar-cost averaging regardless of market conditions

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Growing Your Wealth

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Tax Strategy

- Understand tax bracket management
- Use tax-loss harvesting effectively
- Consider timing of income recognition
- Explore qualified business income deductions if applicable

Investment Opportunities

- Consider real estate for diversification and valuable tax benefits
- Open a brokerage account
- Start 529 education accounts for each of your children (if applicable)

Portfolio Management

Why is portfolio management critical? So you can...

- Maintain optimal risk/reward balance as your wealth grows
- Identify hidden risks and opportunities created by market volatility
- Reduce unnecessary tax burdens through strategic investment decisions
- Adapt your portfolio to your changing life goals without sacrificing growth potential

This is where a financial professional can be invaluable.

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Your high-income years are a powerful opportunity to build significant wealth, but they won't last forever.

Whether you’re in tech, medicine, law, or any other high-paying field, the strategies you implement now can set you up for lifelong financial success.

Time is on your side – let’s make the most of it.

Building Your Financial Team

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Few people who succeed at building lasting wealth get there by themselves.

Building the right team early can help you avoid costly mistakes and accelerate your wealth-building.

Key Team Members

- Tax strategist/CPA
- Financial advisor
- Estate planning attorney
- Insurance specialist

Action Steps for High-Earners

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IMMEDIATE ACTION (next 30 days)

- ☐ Calculate your current net worth
- ☐ Review and optimize your tax withholding
- ☐ Maximize retirement account contributions
- ☐ Review employee benefits and stock compensation
- ☐ Set up automatic investment plans

SHORT-TERM GOALS (90 days)

- ☐ Create a clear investment plan
- ☐ Establish emergency reserves
- ☐ Review and optimize debt structure
- ☐ Begin tax planning for next year
- ☐ Start building your financial team

MEDIUM-TERM GOALS (1 year)

- ☐ Develop a real estate strategy (if applicable)
- ☐ Evaluate opportunities for multiple income streams
- ☐ Optimize business structure (if applicable)
- ☐ Implement advanced tax strategies
- ☐ Build your professional network


Your income gives you the opportunity to build lasting wealth. But for that to happen, you need to take the right actions *now*.
Don't let another year of high earnings pass without maximizing your financial potential.
Contact Meriwether today and get the guidance you need to navigate life's financial challenges.
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It's time to take control of your financial future.

BOOK A CONSULTATION TODAY

Call one of our advisors at (318) 377-1803
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