



Index Fund Advisors
WEALTH MANAGEMENT • TAXES

It's Your Money

FINANCIAL PLANNING I





Index Fund Advisors
WEALTH MANAGEMENT • TAXES

It's Your Money

FINANCIAL PLANNING I

Presented by: Kirk Ito

October 2026

This presentation is provided for informational and educational purposes only. Unless separately provided pursuant to a written advisory agreement, it is not a fiduciary review conducted pursuant to an advisory engagement and should not be construed as fiduciary, investment, legal, or tax advice.



Your Presenter



Kirk Ito, CFP®

Financial Planning Specialist

Index Fund Advisors

Direct 949-596-8493

Toll Free 888-643-3133

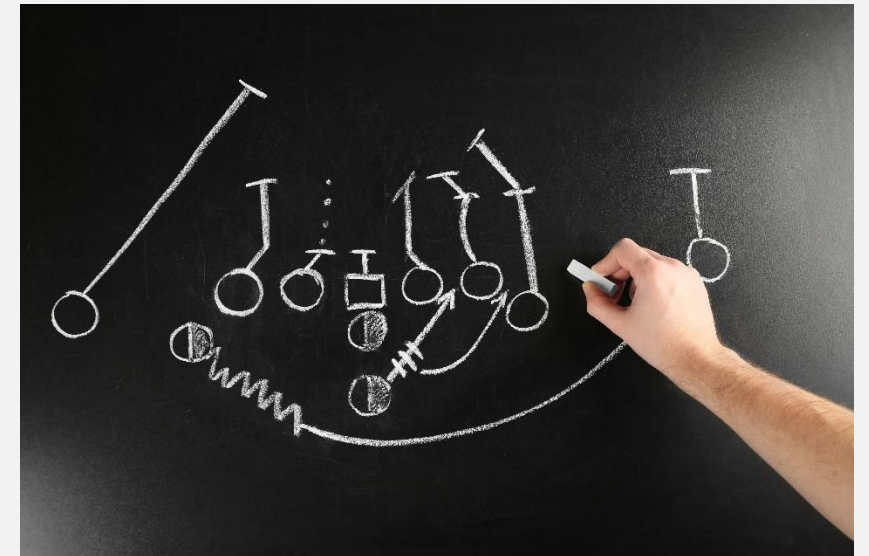
Email kirk@ifa.com

Website ifa.com

19200 Von Karman Ave Suite 150, Irvine, CA 92612

Financial planning is a *process*

1. Understand personal and financial circumstances
2. Identify and select goals
3. Analyze current situation and alternatives
4. Develop the plan*/recommendation(s)
5. Present the plan*/recommendation(s)
6. Implement the plan*
7. Monitor and update plan



**When provided under an applicable client engagement.*

Step 1 of 7: Personal and Financial Circumstances

- Use the Ask First form
- Expectations of both parties
- Your finances: net worth and income/expenses



Step 2 of 7: Identify Goals & Objectives

- Retirement
- Home improvements/purchase of new home
- Travel
- Gifting to family
- Funding long term care costs
- Philanthropy
- Education



Step 3 of 7: Analyze Current Situation

- Tax returns
- Social Security and pension statements
- Account statements
- Insurance policy declaration pages
- Loan documents, other liabilities
- Estate planning documents
- Annual spending



Step 3 of 7: Analyze Current Situation



Net Worth

- assets
- liabilities



Cash Flow

- income
- expenses

Net Worth Example

(Hypothetical)



For illustrative purposes only. Not representative of any actual client. Samples taken from Right Capital.

Description	Sample	Co-client	Joint	Total
Assets				
Cash				
Joint Bank Account			\$120,000	\$120,000
Joint Bank Account			\$30,000	\$30,000
Total Cash	\$0	\$0	\$150,000	\$150,000
Invested Assets				
<i>Non-qualified</i>				
Sample's Investment Account •	\$1,102,058			\$1,102,058
<i>Qualified</i>				
Sample's Investment Account •	\$1,486,350			\$1,486,350
Co-client's Investment Account •		\$1,213,806		\$1,213,806
Co-client's Investment Account •		\$647,430		\$647,430
Total Invested Assets	\$2,588,408	\$1,861,236	\$0	\$4,449,644
Real Estate Assets				
Primary Home			\$2,300,000	\$2,300,000
Total Real Estate Assets	\$0	\$0	\$2,300,000	\$2,300,000
Total Assets	\$2,588,408	\$1,861,236	\$2,450,000	\$6,899,644
Liabilities				
Sample's Card	\$10,000			\$10,000
Sample's Loan	\$412,588			\$412,588
Total Liabilities	\$422,588	\$0	\$0	\$422,588
Net Worth				
Total Net Worth	\$2,165,820	\$1,861,236	\$2,450,000	\$6,477,056

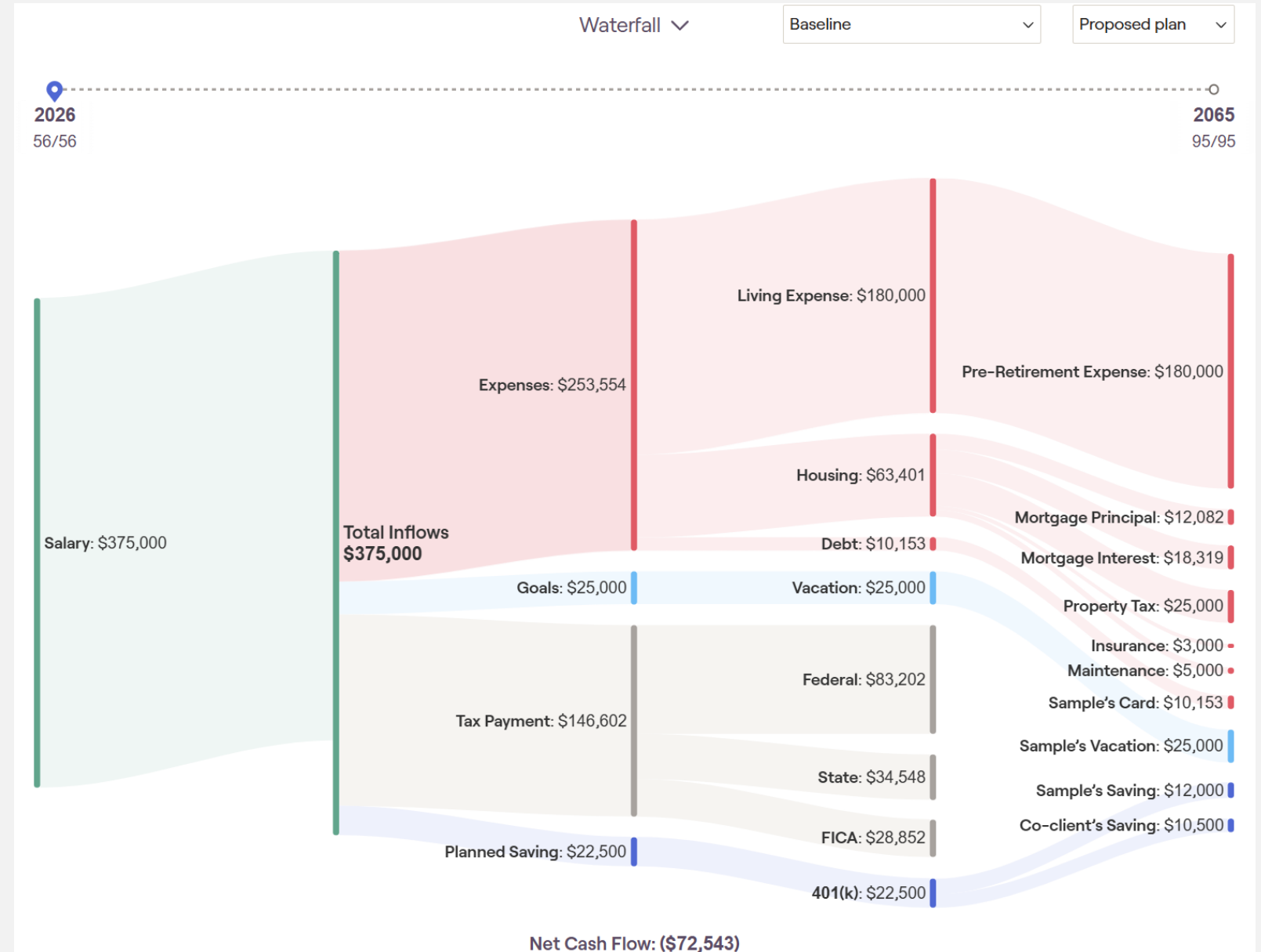
Cash Flow

Example

(Hypothetical)



For illustrative purposes only. Not representative of any actual client. Samples taken from Right Capital.



Step 4 of 7: Develop the Plan

- Cash flow
- Insurance
- Investments
- Estate planning
- Retirement
- College planning
- Income
- Taxes



Step 5 of 7: Plan Recommendations

- **Income:** Social Security timing; pension payout strategies; required minimum distributions
- **Tax:** Evaluation of potential tax-efficient investing/gifting; Qualified Charitable Distributions (QCDs); Roth conversions; and withdrawal strategies
- **Investments:** Asset allocation review and recommendations; consolidation of accounts
- **Estate planning:** Beneficiary review, discussion of topics for attorney
- **College funding**

Plan Recommendations

Hypothetical asset simulation of an illustrative proposed plan



	Proposed plan	Current plan		Proposed plan	Current plan
Financial goals			Strategies		
Sample's retirement age	<input type="range" value="62"/>	67	Social Security	Current strategy	Current strategy
Co-client's retirement ...	<input type="range" value="62"/>	67	Sample Client	Full retirement age	Full retirement age
Retirement Monthly Ex...	<input type="range" value="\$ 13,000"/>	\$15,000	Co-client Client	Full retirement age	Full retirement age
Sample's Vacation Goal	<input type="range" value="\$ 25,000"/>	\$25,000	Student loan strategy	Current payments	Current payments
Expenses			Retirement Spending	Inflation Adjusted	Inflation Adjusted
Pre-retirement Living E...	<input type="range" value="\$ 13,000"/>	\$15,000			

Illustrative projections are based on assumptions and are not guarantees of future results. Actual results may differ materially.

Step 6 of 7: Implement the Plan

- **Cash flow:** Tax-efficient withdrawal strategies. Retirement Timing; Lifestyle Spending
- **Insurance:** Evaluate and, where appropriate, adjust the coverage amount
- **Investments:** Consider whether to consolidate accounts; make potentially tax-efficient investment changes; reallocate holdings
- **Gifting/charity:** Evaluation of potential tax-efficient gifting strategies
- **Taxes:** Evaluation of potential Roth IRA conversion opportunities

Step 7 of 7: Monitor and Update

Review

- Plan progress
- Assumptions, goals and objectives
- Changes in circumstances
- Revisit and update plan



**The joy of
having a plan!**





ABOUT IFA

Replacing Speculation With An Education

Index Fund Advisors, Inc. (IFA) is a registered investment adviser and is based in Irvine, California. IFA is a fee-only advisory firm founded in 1999 to provide investing strategies designed to reflect each advisory client's assessed risk profile, with a *fiduciary* standard of care.

IFA's investment advice and portfolio implementations are designed for individuals, trusts, endowments, foundations qualified retirement plans (Defined Benefit and Defined Contribution, including 401(a), 401(k), 403(b), and 457), nonqualified deferred compensation plans, and other accounts.



Index Fund Advisors
WEALTH MANAGEMENT • TAXES

OUR CLIENTS:

IFA has 2,100+ clients

ASSETS UNDER MANAGEMENT (AUM):

\$6.7 Billion (as of June 30, 2026)

IFA does not provide legal advice. Tax-related information is general in nature, and clients should consult their tax and legal professionals regarding their individual circumstances.



Index Fund Advisors

WEALTH MANAGEMENT • TAXES

IFA Corporate Office | 19200 Von Karman Avenue, Suite 150 | Irvine, CA 92612
| 949-502-0050 | www.ifa.com