Next Play Wealth – Frequently Asked Questions

Working Together

What is it like to work with Next Play Wealth?

We begin with a comprehensive financial planning process designed to understand your full financial picture: your goals, priorities, and current position.

From there, we build and implement a coordinated strategy across investments, tax planning, and major life decisions. Our relationship continues through ongoing guidance, structured check-ins, and availability when important questions arise.

How often will we meet?

We follow a structured but flexible cadence:

- Annual planning meeting
- Quarterly touchpoints
- Year-end tax planning (typically September–November)

We also connect as needed when meaningful decisions or life changes arise.

Can I reach out between meetings?

Yes. You can reach us by phone or email, and we provide secure methods for sharing sensitive information. We're available when you need guidance, especially when decisions are time sensitive.

What should I contact you about?

We encourage you to reach out anytime something could impact your financial plan, including:

- Career or income changes
- Major purchases or liquidity events
- Family changes
- Investment questions
- Tax-related decisions

If it matters to your financial future, it's worth a conversation.

What makes Next Play Wealth different?

Many firms focus primarily on investments.

We take a more integrated approach, bringing together:

- Financial planning
- Investment management
- Proactive tax strategy

These areas are coordinated, not treated separately. The goal is to help you make better decisions before they become urgent.

Investments

How are portfolios constructed?

Your portfolio is built around your:

- Goals and time horizon
- Risk tolerance
- Liquidity needs
- Tax considerations

We emphasize disciplined allocation, diversification, and long-term strategy over short-term speculation.

Do you try to time the market?

No.

Short-term market movements are unpredictable. Our approach focuses on long-term positioning aligned with your plan.

What happens during market volatility?

Market fluctuations are expected.

During periods of volatility, we focus on:

- Maintaining alignment with your strategy
- Rebalancing where appropriate
- Evaluating tax-aware opportunities
- Ensuring your liquidity needs are covered

Our role is to provide perspective and help you avoid reactive decisions.

Do you use alternative investments?

When appropriate, we may evaluate alternative strategies as part of a broader portfolio.

Any allocation is considered carefully in the context of your goals, risk tolerance, and liquidity needs.

Are your interests aligned with mine?

Yes. Alignment is foundational to how we operate.

- We act as fiduciaries, meaning we are legally obligated to act in your best interest
- We do not earn commissions on investment products
- Our structure is designed to support objective, long-term decision-making

Tax Strategy

Do you prepare tax returns?

No. Tax return preparation is typically handled by your CPA.

We focus on proactive tax planning, helping you evaluate opportunities before year-end.

What is tax planning, and why does it matter?

Tax planning looks ahead.

It involves evaluating your financial situation before year-end so adjustments can still be made, often impacting outcomes meaningfully.

By contrast, tax preparation reports what has already happened.

When do you do tax planning?

We typically focus on year-end tax planning between September and November.

This allows time to evaluate strategies such as:

- Managing capital gains and losses
- Reviewing retirement contributions
- Evaluating Roth Conversion opportunities
- Aligning estimated payments and withholding

Do you work with my CPA?

Yes, if you would like us to.

We can collaborate with your CPA to help ensure your investment strategy and tax planning are aligned.

Fees & Transparency

How are your fees structured?

We offer two primary services:

- **Financial Planning:** Flat fee for comprehensive planning and ongoing advice
- **Investment Management:** Fee based on assets under management

All fees are clearly outlined before you engage with us.

Are there any hidden fees?

No.

We believe transparency is essential. Our advisory fees are clearly defined, and we do not receive commissions on investment products.

What does financial planning include?

Depending on your needs, planning may include:

- Goal-based financial planning
- Investment strategy guidance
- Year-end tax planning
- Retirement and cash flow analysis
- Coordination with other professionals

Our focus is to provide clarity and help you make informed decisions.

Getting Started

What documents do I need to begin?

To build an accurate plan, we typically request:

- Recent tax returns
- Investment and retirement account statements
- Insurance policies
- Estate planning documents
- Income information

This allows us to provide coordinated and informed recommendations.

How long does the planning process take?

The initial planning process typically takes about **4–6 weeks**, depending on complexity.

We move at a pace that allows for thoughtful analysis and clear decision-making.

Accounts & Operations

Who holds my assets?

Your assets are held with independent custodians.

We do not take custody of client assets, which provides an additional layer of security and oversight.

Can I move or withdraw my money at any time?

Yes.

You maintain full access to your accounts. For larger or more complex transactions, we may recommend planning ahead to consider tax and portfolio implications.

Will you help with account transfers?

Yes.

We assist with transfers, rollovers, and coordination across institutions to make the process as smooth as possible.

Communication & Expectations

How quickly will you respond?

We aim to respond within **1–2 business days**.

If something requires more analysis, we will communicate timing clearly, so you know what to expect.

What if I have feedback?

We welcome it.

This is a long-term relationship, and open communication helps ensure we continue to meet your expectations.