



# A Future You Can Follow

What if the future didn't have to feel uncertain?

What if the market didn't need to rattle your nerves?

What if the question "Will I be okay?" already had a reliable answer?

At BCA Private Wealth, we believe it can. Not through wishful thinking, and not by chasing the next investment fad—but by following a clear, thoughtful financial process that adjusts with life, accounts for risk, and gives you room to breathe.

*We call that a future you can follow.*





# Planning That Goes Beyond the Numbers

Financial planning isn't just about numbers. It's about people. It's about the moments they treasure—sending a child to college, stepping into retirement, giving generously, or building a legacy that lasts. That's why we don't lead with product or pitch. We lead with process.

A sound financial plan gives shape to your future. It accounts for known variables (income, assets, tax exposures) and prepares for the unknown (market volatility, health surprises, economic shifts). More importantly, it frees you from the emotional whiplash of reacting to headlines or second-guessing decisions.

## The BCA Private Wealth Management Process

We don't offer a one-size-fits-all strategy. Instead, we walk with you through a disciplined and personal planning model built around five core phases:

**Assess. Plan. Implement. Monitor. Review.**



## 1. Assess

We begin by understanding your current financial picture—reserves, income sources, investment accounts, debt obligations, insurance coverage, and personal goals. This is not a rushed process. It's thoughtful and comprehensive.

## 2. Plan

Using the insights from the assessment phase, we build a custom roadmap tailored to your needs. This includes cash flow strategies, debt optimization, retirement income planning, investment allocation, tax planning coordination, risk management, and estate considerations. Each recommendation is aligned with what matters most to you.

## 3. Implement

Even the best plan needs careful execution to bring it to life. We help you put your strategy into motion, coordinating across all areas of your financial life—from investments to retirement plans to insurance adjustments—while ensuring it fits within your broader goals and comfort level.

## 4. Monitor

Life changes. Markets move. That's why ongoing monitoring is essential. We track your plan's performance, adjust for changes, and provide continual education so you're not just following along—you're confident in the journey.

## 5. Review

We revisit the entire plan with you at regular intervals. We evaluate what's working, what's changed, and what needs refinement. This final step ensures that your strategy isn't just active—it's alive. Your future evolves, and your plan should evolve with it.



# The Role of the Bucket Strategy

One of the tools we use in retirement income planning is the Bucket Strategy—a simple, intuitive way to segment your investments into time-based categories:

## **Bucket 1: Short-term needs (Years 1–5)**

Funds needed in the next five years are placed in highly liquid, low-risk accounts. This bucket is your safety net. It's designed to cover your immediate income needs and protect against short-term market volatility.

## **Bucket 2: Mid-term growth (Years 6–10)**

These investments support your income needs over the mid-range horizon. This bucket can tolerate some market movement while seeking moderate, steady growth.

## **Bucket 3: Long-term growth (Years 11 and beyond)**

The third bucket is positioned for long-term compounding. It can weather market fluctuations in pursuit of greater growth—supporting your future lifestyle and legacy goals.

The Bucket Strategy helps reduce anxiety around market swings. It gives you the assurance that today's volatility doesn't threaten tomorrow's plans. And more importantly, it turns uncertainty into clarity, giving you a financial structure that is both responsive and resilient.



# More Than Advice— A Relationship

We are fiduciaries. That means we work for you, not Wall Street. You'll never hear us pushing a product because it earns someone a commission. Instead, we offer independent, objective advice, always grounded in your best interest.

We're also not here for a transaction. We're here for the journey.

Clients who work with BCA Private Wealth benefit from a team of CERTIFIED FINANCIAL PLANNERS™, Chartered Retirement Planning Counselors™, and Chartered Financial Analysts®—but more importantly, from human beings who care. We build long-standing relationships that endure life's transitions.





# What This Means for You

Working with BCA Private Wealth means stepping into a process that's built to serve you. It means:

- Confidence in your plan—not just your portfolio.
- Freedom from reacting to market noise.
- A clear path forward at every stage of life.
- Real people walking with you, not automated tools or quarterly check-ins that feel like a formality.

# Your Future, On Purpose

No one can predict the future. But you can build one that makes sense. You can follow a strategy that reflects your values, gives you peace of mind, and helps you move forward—on purpose.

That's what we do at BCA Private Wealth.

**Let's build a future you can follow.**