SageView Financial Consulting™

SageView Personalized Planning & Advice

A customized advisory service that helps employees of Snowflake, Inc. to navigate the complexities of their personal financial situation. SageView's in-depth financial consulting is designed to expand your economic clarity, so you can save *and* spend with confidence.

A comprehensive approach that includes:

INVESTMENT STRATEGY

- Asset Allocation
- Monte Carlo Simulation
- Tax-Efficient Investments
- Stock Options & RSUs
- Tax-Loss Harvesting

RISK MANAGEMENT

- Life Insurance Needs Analysis
- Disability Insurance Analysis
- Health Care Cost Projections
- Long-Term Care Benefits
- Asset Protection

RETIREMENT INCOME

- Cash Flow Projections
- Tax-Management Strategies
- Retirement Benefit Projections
- Social Security Optimization
- Pension Optimization

INCOME/DEBT MANAGEMENT

- Cash Flow Optimization
- Tax-Reduction Strategies
- Mortgage/HELOC Strategies
- Credit Card Debt Reduction
- College Tuition Planning

ESTATE PLANNING

- Wills & Trusts
- Health Care Directives
- Charitable Giving
- Beneficiary Designations
- Estate Tax Strategies

YOUR FINANCIAL PLAN IS A BIG JOB

Envisioning your future can be a challenging task. What you'll spend time doing, where you'll live, and what legacy you'll leave behind are important considerations. Determining what your decisions will cost over time might be the biggest challenge of them all. Many people ask themselves: "How much money do I need and how do I manage my income throughout retirement?" It is easy to second-guess your financial decisions when planning isn't what you do every day. Simply understanding the wealth you've already earned, and the impact it has on what you expect to earn and spend in the future, goes a long way towards feeling confident that you're on the right path.

GET HELP FROM A TRUSTED PARTNER

More than 1,200 companies across the country trust SageView to provide retirement plan consulting services and financial education to their employees. Our financial planning process is built on the same proprietary research that serves as the foundation for our institutional investment consulting. While there are no certainties when it comes to financial planning, we can promise an extraordinary level of thinking, openness, experience, creativity, and teamwork to help you see where you're going.

SAGE VIEW
wealth management

THE FINANCIAL PLANNING PROCESS

1 Gather Data
SageView works with you to understand your complete financial picture, while helping you determine family objectives and establish specific financial goals.

2 Analyze and Process
We use financial tools and institutional experience to align your family objectives with your financial resources, thereby developing a comprehensive financial plan.

3 Make Recommendations
SageView provides feedback and specific recommendations based upon the results of our analysis. We provide ongoing education and advice to facilitate your financial decision-making.

4 Implement the Plan
Following the creation of your financial plan, the SageView team helps you to understand the financial marketplace and works with you to implement the recommended strategies.

5 Monitor Progress
SageView continues to work with you to ensure that your assets remained positioned to benefit you and your family. Additional financial scenarios are considered to see how they might impact your family's goals.

ACHIEVING RESULTS
Our clear thinking, proven proprietary processes, and national resources give you the insights you need to confidently work towards your financial goals. SageView financial consultants specialize in translating complex topics into plain English that you can understand and use to make informed decisions. The first step towards financial success is truly understanding your goals and knowing how you can track your ongoing progress. By aligning your existing resources with your financial goals, your probability of success increases dramatically. SageView is by your side the entire way, helping you to maintain discipline and follow the steps outlined in your financial plan.

CONTACT US:

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