



FORTIS WEALTH  
MANAGEMENT

# The Wealth Management Pyramid

## Building Your Financial Foundation



**A sound plan starts with logical financial priorities. Use this pyramid to navigate wealth management steps—progressing from financial security to a lasting legacy—while ensuring each tier is built on a strong foundation.**

### Level 1

## Financial Security & Generation

Emergency savings, debt elimination, and new income streams provide the cash flow that supports everything else.

### Emergency Fund:

Save 3–6 months of living expenses to strengthen financial resilience.

### Debt Management:

Pay off high-interest debts like credit cards and student loans.

### Income Generation:

Diversify income streams with side jobs, dividend stocks, and rental properties to stabilize cash flow and support long-term growth.

### Fact:

Over 36% of US adults earn side income, and 32% rely on it for everyday expenses.

(Source: *Bankrate*)



### Level 2

## Protection

Once you establish financial security, insurance and legal safeguards help secure those gains before you make larger investments.

### Insurance Coverage:

Protect your financial foundation with health, life, disability, and property insurance.

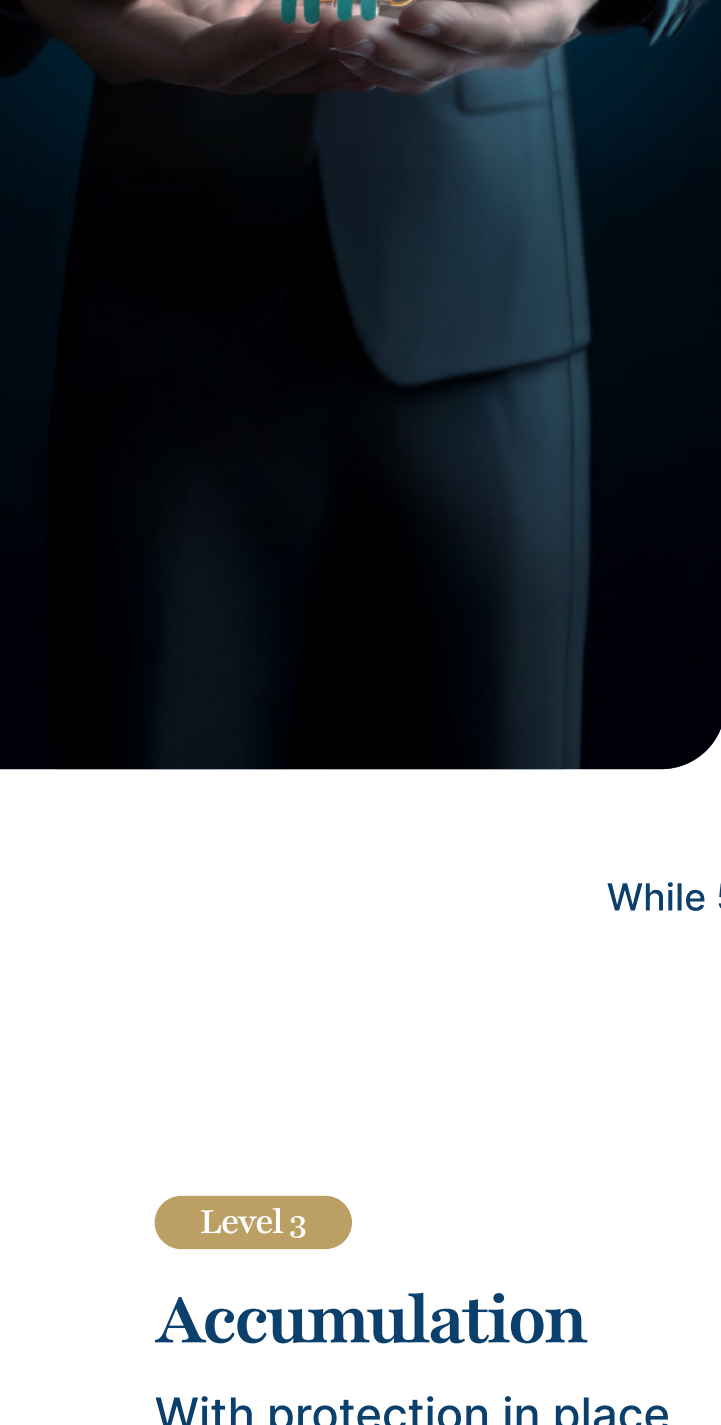
### Legal Safeguards:

Use wills, trusts, beneficiary designations, and structures like LLCs to preserve and transfer assets effectively.

### Fact:

While 52% of parents own life insurance, 47% admit they are underinsured.

(Source: *Insurance Information Institute*)



### Level 3

## Accumulation

With protection in place, disciplined saving and tax-efficient investing allow you to build long-term wealth, especially for retirement.

### Regular Investing:

Contribute consistently to a diversified mix of stocks, bonds, and funds.

### Compound Growth:

Reinvest earnings to maximize returns over time.

### Tax-Advantaged Accounts:

Use IRAs, 401(k)s, and similar accounts to optimize tax-efficient growth.

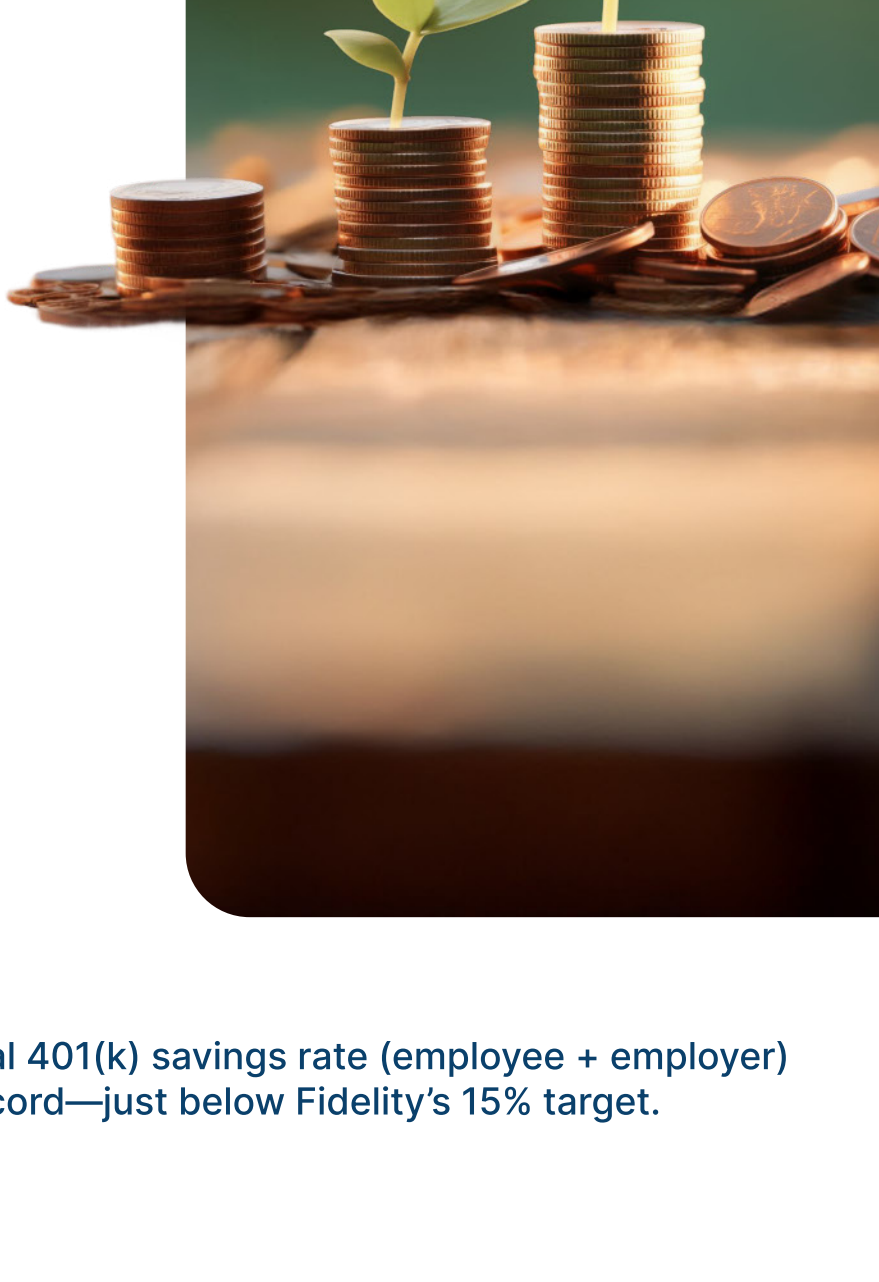
### Retirement Saving:

Fidelity recommends saving at least 15% of your income (employee + employer) for retirement.

### Fact:

As of early 2025, the average total 401(k) savings rate (employee + employer) reached 14.3%, the highest on record—just below Fidelity's 15% target.

(Sources: *CNBC* and *Fidelity*)



### Level 4

## Management

Ongoing portfolio maintenance ensures your investments remain strong and well-balanced.

### Portfolio Rebalancing:

Periodically adjust your asset mix to maintain risk balance.

### Tax Efficiency:

Use strategies like tax-loss harvesting and asset location to maximize returns.

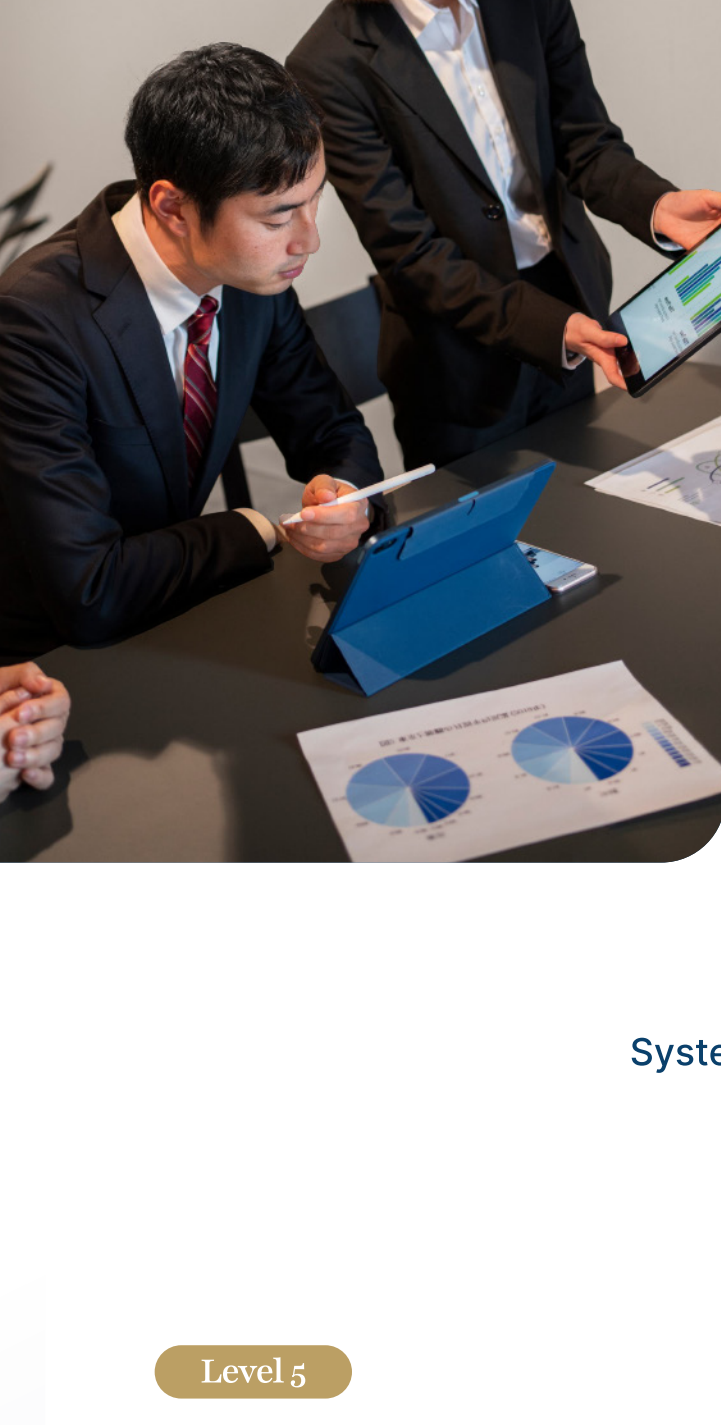
### Cost Control:

Focus on low-cost index funds or ETFs to minimize expenses.

### Fact:

Systematic rebalancing helps control risk and may improve long-term returns.

(Sources: *Investopedia* and *Financial Times*)



### Level 5

## Distribution & Legacy

A well-structured plan ensures financial planning basics translate into a lasting legacy for future generations

### Estate Planning:

Use wills and trusts to pass on assets efficiently.

### Charitable Giving:

Incorporate donations into your plan for impact and tax benefits.

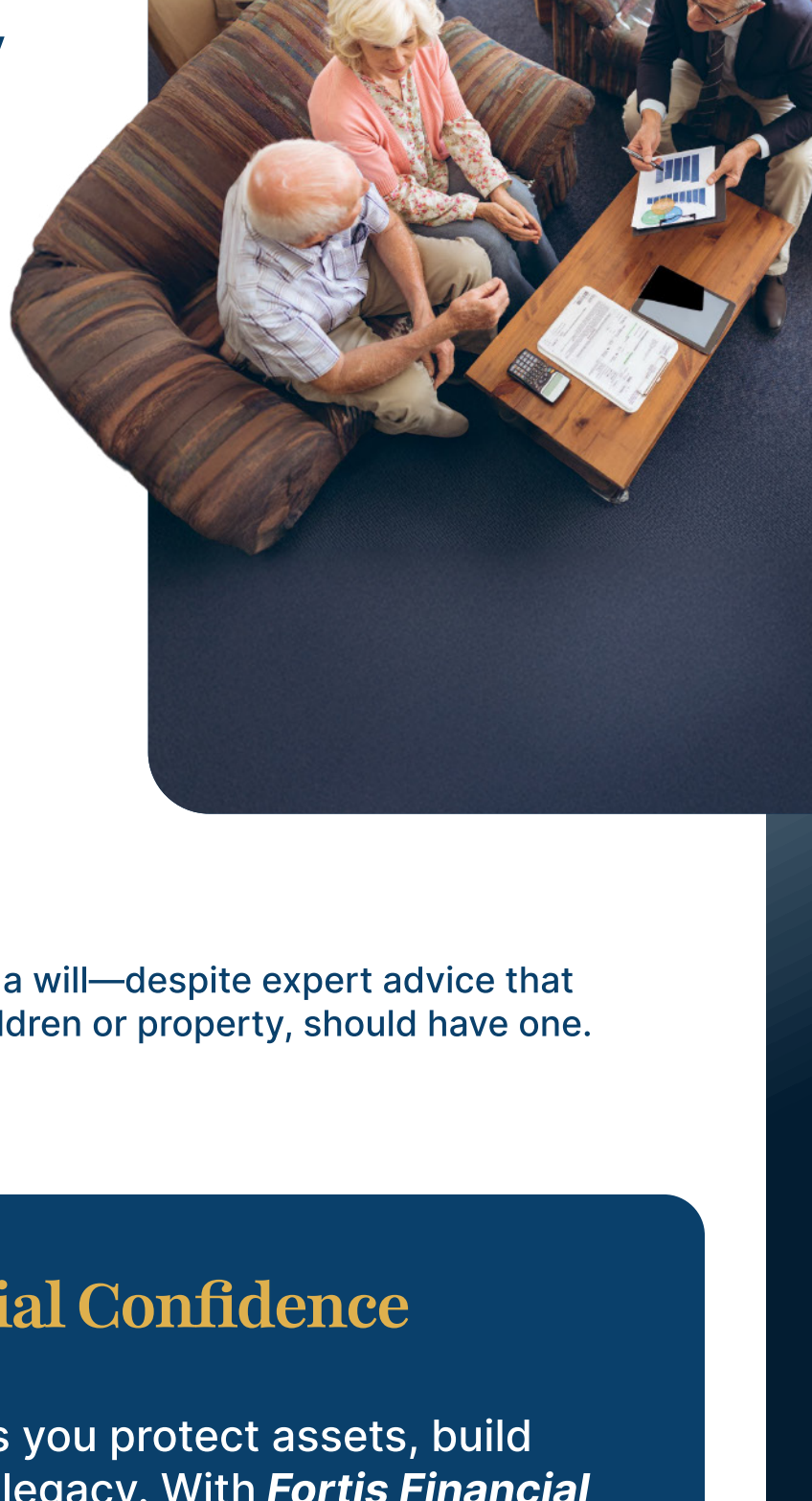
### Heir Preparation:

Communicate your wishes clearly to prevent future confusion.

### Fact:

In 2024, only 32% of US adults had a will—despite expert advice that everyone, especially those with children or property, should have one.

(Source: *USA Today*)



## Your Path to Financial Confidence

A structured approach helps you protect assets, build wealth, and create a lasting legacy. With **Fortis Financial Group's Total Wealth Solution**, you gain expert guidance at every stage, ensuring each financial decision strengthens the next with confidence.

Fortis Financial Group is a fiduciary wealth management firm based in Bellevue, WA, specializing in comprehensive retirement planning and investment management. We focus on helping our clients reduce stress by knowing when they can securely retire, stop overpaying taxes, and reduce the anxiety of financially navigating life transitions.

### Endnotes

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3. "The average 401(k) savings rate hit a record high. See if you're on track," CNBC, June 2025.  
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