



# ACCUMULATION PHASE INVESTING



**INCOME OVER ROTH IRA  
INCOME LIMIT?**



**NO**



**YES**



**MAX OUT ROTH  
IRA & MAX OUT  
401(K) MATCH**



**BACK-DOOR  
ROTH & MAX  
OUT 401(K)**



**CASH FLOW  
TAPPED OUT?**

**EXTRA  
CASH?**



**NEED MORE  
TAX-FREE  
CASH?**

**YES**

**NO**

**CASH VALUE  
LIFE INSURANCE**



**EXTRA  
CASH?**



**TAPPED  
OUT?**



**CUSTOMIZED BROKERAGE  
ACCOUNT STRATEGY**



**ALL DONE!**

**W H I T N E Y W G . C O M**

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