

Women-Owned, Profit-Driven: Master Your Financial Flow



(480) 426-0888

team@sunstonewm.com

sunstonewealthmanagement.com

Investing always involves risk and you may incur a profit or loss regardless of strategy selected. Securities offered through Raymond James Financial Services, Inc. member FINRA/ SIPC. Sunstone Wealth Management is not a registered broker/dealer and is independent of Raymond James Financial Services. Investment Advisory Services offered through Raymond James Financial Services Advisors, Inc. Raymond James and its advisors do not offer tax or legal advice. You should discuss tax or legal matters with the appropriate professional

MEET THE TEAM



NATASHA PALMATIER

Founder & Owner, SWM
Wealth Advisor



NICOLE RIMSZA

Wealth Advisor
Director of Operations, SWM



AMY PONGRATZ

Operations Manager, RJFS
Branch Manager, SWM



About This Class: Women-Owned, Profit-Driven: Master Your Financial Flow

This class is designed for women business owners who are generating revenue and want to take control of their cash flow. Learn Profit First strategies to increase profitability, ensure financial stability, and create a business that supports your long-term financial goals.

Key Takeaways

- How to prioritize profit and build a financially secure future
- The Profit First method and its role in long-term planning
- Strategies to manage expenses while growing your business
- How to create a cash flow system that supports retirement goals
- Steps to take immediate action and transform your finances



How Do I Get The Most Out of This Class?

✓ Assess the Health of your Business

Please complete this PDF to the best of your ability (source: Profit First)

✓ Know Your Revenue & Expenses

Bring your last 3-6 months of business revenue and expense statements.

Identify your average monthly revenue and key expenses.

✓ Review Your Current Bank Accounts

List out your existing business bank accounts and their current balances.

Note if you have separate accounts for taxes, profit, or operating expenses.

✓ Understand Your Owner's Pay & Profit

Know how much you currently pay yourself each month.

Identify if you have a consistent percentage set aside for profit.

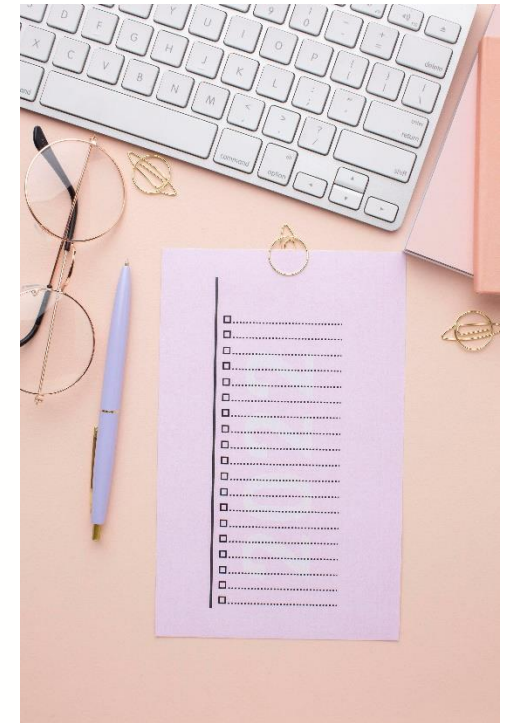
✓ Assess Your Current Cash Flow Challenges

Jot down any cash flow struggles you experience (e.g., irregular income, difficulty covering expenses, not paying yourself enough).

✓ Bring a Growth Mindset

Be open to shifting how you manage cash flow and profits.

Come ready to take action and implement Profit First strategies





Core Principles

Income Account

Profit Account

Owners Comp Account

Tax Account

Operating Expense Account



Profit Allocation:

Step 1 & 2: Monthly Revenue & Target Allocation %

Step 1: Calculate Monthly Revenue

- Total Monthly Revenue: \$ _____
-

Step 2: Determine Target Allocation Percentages

Use the suggested percentages below or customize them based on your business needs. If you're not sure where to start, use the initial allocation guide from *Profit First*. Please make sure the total equals 100%.

Account	Target Percentage (%)	Allocation Amount (%)
Profit	5-20%	% _____
Owner's Pay	10-50%	% _____
Taxes	15-20%	% _____
Operating Expenses	25-65%	% _____



Profit Allocation:

Step 3: Calculate Allocation Amounts

Step 3: Calculate the Allocation Amounts

For each of the accounts, calculate the allocation amount by multiplying your **Total Monthly Revenue** by the target percentage. (Example: If your revenue is \$10,000 and your target Profit allocation is 10%, then $10,000 \times 0.10 = \$1,000$ for Profit.)

Account	Target Percentage (%)	Allocation Amount (\$)	Calculation (Revenue x %)
Profit	_____	\$ _____	\$ _____ x _____ %
Owner's Pay	_____	\$ _____	\$ _____ x _____ %
Taxes	_____	\$ _____	\$ _____ x _____ %
Operating Expenses	_____	\$ _____	\$ _____ x _____ %
_____	_____	\$ _____	\$ _____ x _____ %
_____	_____	\$ _____	\$ _____ x _____ %



HOW ARE YOU MAKING YOUR
HARD-EARNED DOLLARS WORK
FOR YOU?



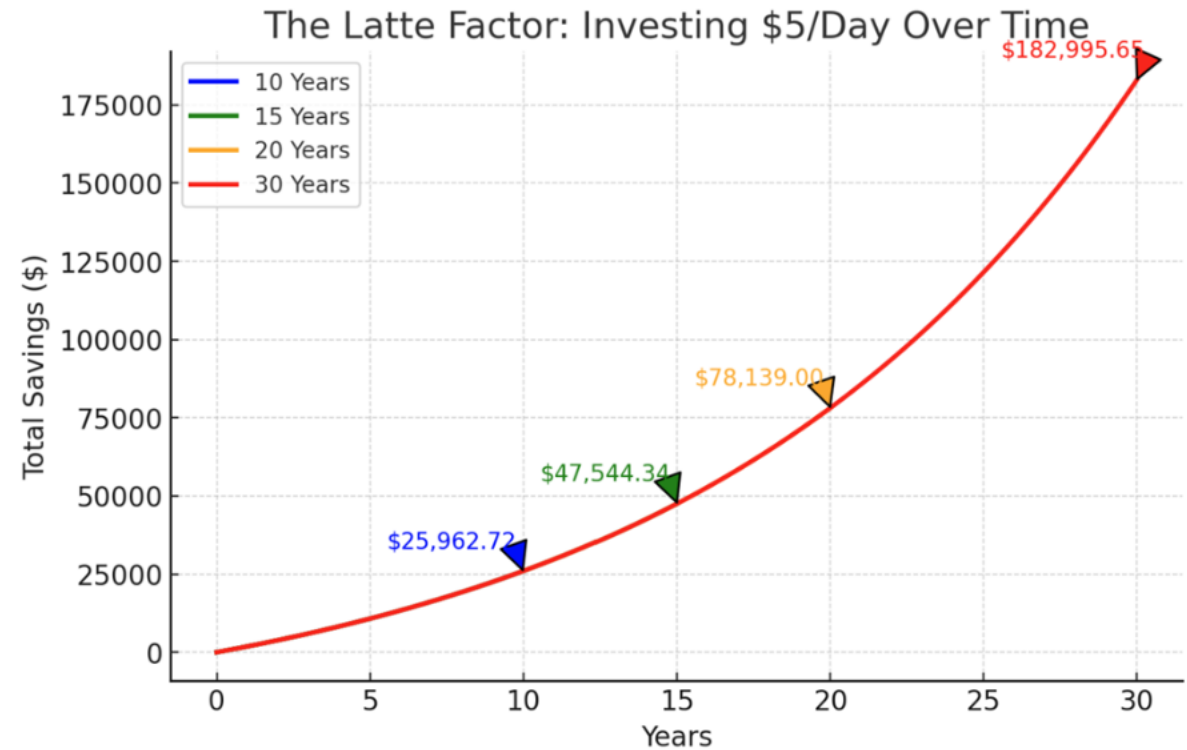
The Latte Factor – Small Choices, Big Results

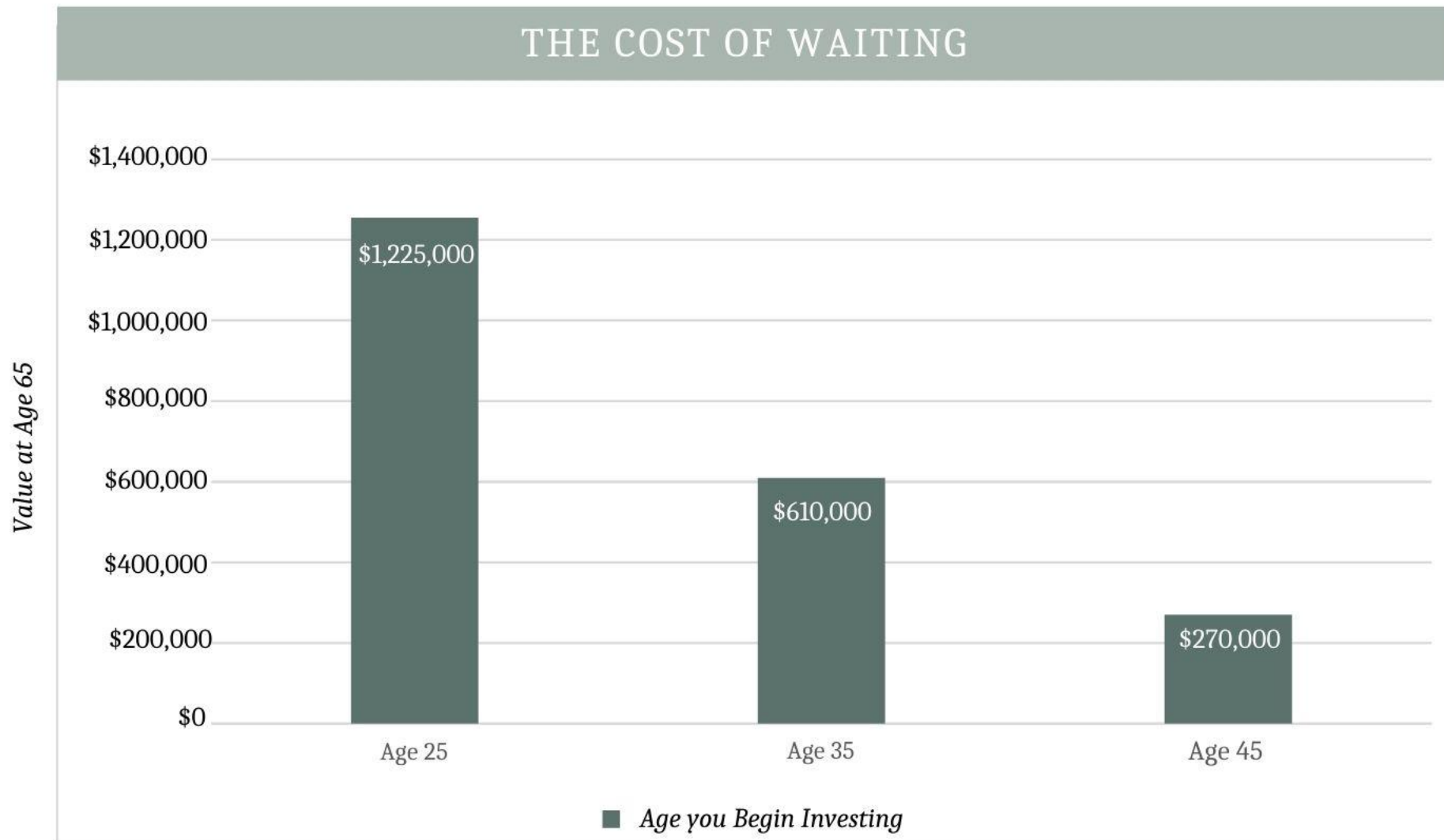
- If I gave you an extra \$5 every day, what would you do with it?
- How much do you think you spend on small daily purchases like coffee, snacks, or subscriptions?
- Would you rather have a daily \$5 treat or \$180,000 in the future?
- What if you had to cut one small expense from your daily routine? What would it be?

Key Insight:

Even small savings, when invested, can turn into serious wealth over time.


Here's an extended Latte Factor visual showing how \$5 per day (\$150/month) grows over 10, 15, 20, and 30 years at a 7% annual return:





Source: Edward Jones

This bar chart shows that waiting a decade to begin saving can significantly decrease the amount of money you'll have when you're ready to retire. The bar chart shows the portfolio values at age 65 if you started investing \$550 per month with a 7% hypothetical annual return at these specific ages. This example doesn't include taxes, fees and commissions, which would reduce the return. Figures are rounded to the nearest \$5,000.



Investing always involves risk and you may incur a profit or loss regardless of strategy selected. Sunstone Wealth Management is not a registered broker/dealer and is independent of Raymond James Financial Services. Investment Advisory Services offered through Raymond James Financial Services Advisors, Inc. Securities offered through Raymond James Financial Services, Inc. member FINRA/SIPC. This is a hypothetical illustration and is not intended to reflect the actual performance of any specific security. Future performance cannot be guaranteed and investment yields will fluctuate with market conditions

TAX- EFFICIENT Account Strategies



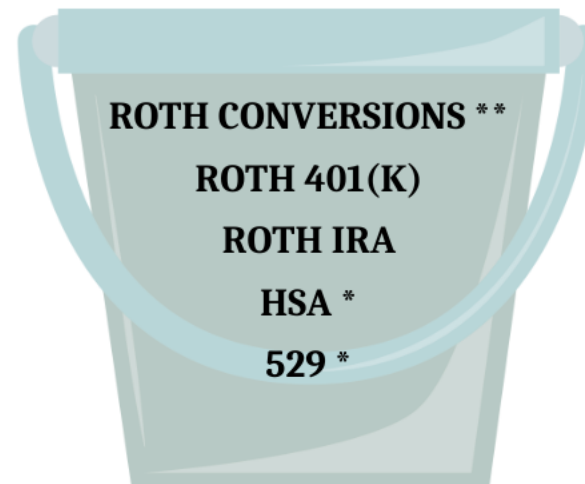
The Three Tax Buckets



Taxable



Tax Deferred



Tax Free



480.426.0888 | team@sunstonewm.com | www.sunstonewealthmanagement.com

33739 N. Scottsdale Rd Suite C115

Scottsdale, AZ 85266

Securities offered through Raymond James Financial Services, Inc. member FINRA/ SIPC. Sunstone Wealth Management is not a registered broker/dealer and is independent of Raymond James Financial Services. Investment Advisory Services offered through Raymond James Financial Services Advisors, Inc. * Withdrawals from Health Savings Accounts (HSAs) and 529 plans are tax-free only when used for qualified expenses under the specific rules governing each account type. Misuse or application outside these guidelines may result in taxes and penalties. ** Converting a traditional IRA into a Roth IRA has tax implications. Investors should consult a tax advisor before deciding to do a conversion. Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

Determine Profit Allocation for Investments & Retirement

- **Total Profit for Allocation:** \$ _____
- Decide how much of your profit you want to invest in different account types for long-term growth.

Account Type	Purpose	Suggested Allocation %	Your Allocation %	Amount (\$)
Taxable (Brokerage)	Flexible investing, accessible anytime	10-40%	____%	\$ _____
Tax-Deferred (401k, IRA, SEP IRA, SIMPLE IRA)	Grows tax-free until withdrawal	0-60%	____%	\$ _____
Tax-Free (Roth 401k, Roth IRA, HSA, 529 Plan)	Withdrawals are tax-free	0-60%	____%	\$ _____



Plan Your Next Steps

1. If you aren't using tax-advantaged accounts, what's your first step to open one?
2. How much profit will you contribute monthly to the below accounts?
 - Taxable: \$_____
 - Tax-Deferred: \$_____
 - Tax-Free: \$_____
3. When will you start? _____ (Today is a great day!)



2025 Maximum Contribution Limits

401k: \$23,500 under 50 (Over 50 Catch-Up \$7,500, 60-63 Catch-Up \$11,250)

SEP: 25% of compensation, \$70,000 maximum (discuss with CPA)

Simple IRA: \$16,500 under 50 (Over 50 Catch-Up \$3,500, 60-63 Catch-Up \$5,250)

Traditional IRA: \$7000 under 50, Over 50 \$8000

Roth IRA: \$7000 under 50, Over 50 \$8000

Health Savings Account (HSA): \$4,300 for self-only coverage, \$8,550 for family

529: Gifting Limit \$19,000 (other guidelines, seek advice)



Take the Next Step Toward Financial Freedom

Schedule an Intro call with us!

Here's what you can expect from your call:

- **Nice to Meet You!** A quick meet and greet to learn more about you
- **Sunstone Wealth Experience!** We'll discuss Our Process
- **How can we help?** Where are you today and where do you want to be? Natasha will ask you specifics about your current finances
- **Next Steps!** Nicole will recommend a plan of action and send you an email with the next steps to guide you in the right direction.



QR CODE NEXT SLIDE



Shine Light on your Financial Future

