

Receiving an inheritance or selling your company represents both an opportunity and a responsibility. While the impulse to take immediate action is natural, thoughtful consideration and strategic planning are essential for long-term success.

First steps:

1. Take time to understand your new financial position
2. Resist making immediate lifestyle changes
3. Engage with tax professionals early
4. Establish appropriate cash reserves
5. Define financial objectives and time horizons

Key Financial Considerations

Debt Management

Address existing debt is one of your first priorities as it provides an immediate financial benefit.

Look to pay off high-interest debt first (e.g. credit cards, personal loans)

For any outstanding mortgages, consider:

- Interest rate vs. potential investment return
- Tax implications
- Impact on long-term investment potential

Retirement Planning

Consider how your retirement timeline and options may be impacted

Evaluate current retirement savings and new possibilities

Analyze whether accelerated retirement is now feasible

Determine appropriate risk levels with your new capital base

Education Funding

529 accounts offer tax-advantaged education savings with front-loading options

Consider opening plans for children or grandchildren

Evaluate "superfunding" opportunities

Establish a balance between education funding and other investment goals

Investment Strategy Selection

Understanding and selecting the appropriate investment strategy is crucial for long-term success. Your choice should align with your risk tolerance, time horizon, and financial objectives, while considering both current income needs and long-term growth potential.

Conservative Approach

Emphasizes capital preservation and income

Suitable for: • Retirees • Those with adequate wealth • Legacy-focused investors

Growth & Income

Balances income with appreciation

Ideal for: • Mid-career professionals • Steady income earners • Inflation-focused investors

Growth

Targets long-term appreciation

Best for: • Younger investors • High income earners • Long-term focused investors

Complementary Strategies

For qualified investors there are other complementary strategies that can provide significant portfolio diversification and return enhancement opportunities beyond traditional stocks and bonds. These sophisticated investment vehicles typically require longer holding periods and higher initial investments but can offer unique benefits including non-correlated returns and access to private markets.

Focused/Concentrated Positioning

- 5-15% typical allocation
- Usually involves concentrated positioning
- Suitable for: • Sophisticated investors • Non-correlated return seekers • \$1M+ portfolios

Alternative Investments

- 5-15% typical allocation
- Includes: Private Equity, Private Credit, and Real Assets
- Ideal for: • Non-correlated return seekers • High-net-worth investors • Illiquidity-tolerant clients • 7-10 year horizons

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