Why We Help Life Sciences & Biotech Professionals

Life sciences and biotech professionals often experience unique financial challenges that traditional planning doesn't fully address:

- **Equity-heavy compensation –** Stock options, RSUs, and milestone-based bonuses can create sudden and significant tax events.
- **Volatile career paths –** Start-up environments, acquisitions, and IPOs bring both opportunity and uncertainty.
- **High cost of living pressures –** Balancing housing costs, family needs, and aggressive savings goals in expensive biotech hubs.
- **Complex tax situations –** Multi-state filings, international collaborations, and AMT exposure are common in this field.
- **Impact-driven goals –** Many want their wealth to reflect their values, whether that's funding research, supporting causes, or creating a family legacy.

Our role is to help you make confident, informed financial decisions so you can focus on advancing science without financial stress holding you back.

How We Help

We provide a **specialized, multi-step process** built for your industry realities:

1. **Equity Compensation Planning**
   - Analyze vesting schedules, grant structures, and potential AMT exposure.
   - Guide on **83(b) elections** and strategies for diversifying concentrated stock positions.
   - Build **exit planning** scenarios for founders, executives, and early employees pre-IPO or acquisition.
2. **Cash Flow & Lifestyle Planning**
   - Create a spending and saving framework that works in high-cost biotech hubs.
   - Ensure day-to-day lifestyle choices align with long-term wealth-building goals.
3. **Integrated Tax Coordination**
   - Partner with your CPA to **time stock sales** for tax efficiency.
   - Leverage **tax-loss harvesting** and charitable gifting strategies.
   - Navigate **multi-state filings** from travel, relocations, or remote work.
4. **Estate & Legacy Alignment**
   - Align your wealth plan with family priorities and philanthropic aspirations.
   - Implement tax-efficient wealth transfer strategies to protect future generations.

Our Planning Process

1. **Right Fit Meeting –** Ensure our personalized process aligns with your needs.
2. **Discovery –** Understand your career path, goals, benefits, and financial complexities.
3. **Data Verification –** Confirm your assets, cash flow, and risk profile.
4. **Initial Implementation –** Deliver actionable recommendations and begin execution.

Transparent Pricing

We use a **three-tier model** based on your situation's complexity:

- **Wealth Accumulation –** $4,000 first year | $3,000 renewals
- **Wealth Management –** $5,000 first year | $4,000 renewals
- **Wealth Complexity –** $7,500 first year | $6,000 renewals

Contact Info:

Carter Scheetz, CFP®

Financial Planner

cscheetz@bostonwealth.com

781-778-3269