

# *What Are Your Concerns?*

*Check the Boxes Where You May Have Concerns or Questions*

## Retirement Planning

- When taking into account inflation and taxes, how much money will it take to retire comfortably?
- How much do I need to save and invest to have enough?
- Should I be deferring more of my money in my Retirement Plan or investing outside the Retirement Plan?
- When I retire, which Investment Accounts should be used first?
- Who should be the beneficiary of my Retirement Plan?
- Should my Children be the contingent beneficiary of my Retirement Plan or is a Trust better?
- Should my IRA be converted to a Roth IRA?

## Financial Planning

- Is there a way to aggregate all my various Investment and bank accounts into a consolidated view?
- If my home were suddenly destroyed by fire or a natural disaster, how would I reconstruct all my important documents and records such as deeds, titles, birth certificates, appraisals, insurance policies, investment and loan accounts, etc.?
- How should our assets be titled? Individual Names, Joint, Tenants In Common or a Revocable Trust?
- Should Home Equity Loans be used to fund expenditures?
- Am I adequately prepared in case I cannot work because of an accident or illness?
- What is the best way to fund my Children's or Grandchildren's college education?

## Investment Management

- Is it possible to achieve better Investment returns without increasing my risk?
- How are my Investments performing compared to their respective Benchmarks?
- Do I have a systematic way to evaluate my Investments and are my Investments getting me closer or farther away from my goals?
- Can I reduce the taxes I pay on my Investment returns?

## Estate Planning

- I am confident my Estate Plan distributes my Estate in a manner consistent with my *Values*, in an *Appropriate Amount*, at the *Appropriate Time* and at the lowest possible overall *Tax Cost*?
- In light of changes in the tax law, does my current Estate Plan still accomplish my goals for my family?
- Have my assets and financial situation outgrown my current planning; should I be considering more comprehensive planning techniques?
- Do I have the right Trustee(s) and Successor Trustee(s) named in my Trusts?
- Does my present plan provide Asset and Divorce Protection for my Children and Grandchildren?
- How much should I leave to my Children and Grandchildren; how much is enough and what is too much?
- How can I include Philanthropy in my Estate Plan?
- In the event of my death, do I have a “*Transition Book*” for my family to follow?

## Insurance

- Do I have the right amount and right type of Life Insurance?
- Who is the beneficiary of my Life Insurance?
- Is my insurance coordinated with my overall Estate and Financial Plan?
- Should a Trust own my Life Insurance?
- How do I know how much insurance is enough? If I have more than I need, where should the excess go?

*If you checked any of the above boxes due to a concern, a private meeting to discuss your personal situation should be arranged to determine if our Integrated Wealth Management™ “Your Personal CFO” advisory process is right for you.*

Feel welcome to contact us at:  
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