

# *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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