

# What are your concerns?

## A simple checklist to help assess your planning needs

Use this simple checklist to help identify areas you are concerned about. Our office will happily provide you with additional information about the topics below. More importantly, we are available to help guide you through the financial decisions associated with each.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

Phone \_\_\_\_\_

### RETIREMENT

- Will my money last through retirement?
- How do I set up an income stream for my retirement assets?
- How do I protect myself from long term care needs?
- How do I manage all my retirement plans?
- What should I do with my employer retirement plan?
- Understanding required minimum distributions (RMDs)
- Should I convert my IRA to a ROTH IRA?
- When should I begin taking Social Security? What about Medicare?

### EDUCATION PLANNING

- What is the average cost of a college education?
- How much should I save?
- Will I qualify for financial aid? When do I start to apply?
- What are my college savings options?

### LIFE EVENTS

- What happens to my 401(k) when I change jobs?
- What are my options if I am laid off?
- I'm getting divorced, what happens to my assets?
- What do I do when a loved one dies?
- What happens if I am hurt and can't work?

### AGING PARENTS

- What legal documents do my parents need?
- What should I look for in a nursing home?
- What happens if I have to care for my parents?

### ESTATE PLANNING

- What should I know about estate planning?
- How do I protect my assets from taxes?
- Are my beneficiary designations set up correctly?
- Will my family be secure if something happens to me?
- How do I create a legacy for my children or provide for a charity?

### GENERAL FINANCES

- How do I protect my assets from market declines?
- How do I keep my records safe and organized?
- How do I do a better job budgeting?
- What can I do to reduce my income taxes?
- How do I reduce my debt? Should I refinance my mortgage?
- How do I teach my children about money?

### OTHER CONCERNS

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_