



What Keeps You Up at Night?

Please identify any financial concerns that you may have below. We can work together to help you address those issues. Check all that apply.

Retirement Planning

- Do I have enough to retire?
- Will my money last through retirement?
- Should I consolidate my retirement plans?
- Which IRA is best: Traditional or Roth?
- What are my 401(k) distribution options?
- How to handle Required Minimum Distributions (RMDs)?
- When should I file for Social Security?
- Do I need Long-Term Care insurance?

Wealth Transfer Planning

- Are my beneficiary designations up-to-date?
- Have I told my survivors my wishes?
- What do I need to know about estate and inheritance taxes?
- Is my current plan maximizing tax deductions to my heirs?
- Should I set up a trust?
- What should I do with my home?
- Am I effectively managing my estate?
- How can I have sufficient retirement income, and still pass assets to my children/grandchildren?
- What is the best way to spend the remaining assets?

Financial Basics

- How should I organize my financial records?
- How can I do a better job of budgeting?
- How can I reduce my debt?
- How do I create a simplified "big picture" plan?

Life Events & Family Security

- What is the best way to fund upcoming wedding expenses?
- What should I do when a spouse or relative dies?
- What benefits should I select at my new job?
- What happens to my 401(k) and pension when I change jobs?
- How much life insurance do I need?
- What happens to my assets, if we divorce?
- What is the best way to plan for my grandchildren's financial future?
- How will I pay my bills if I am disabled or laid-off?

Eldercare

- What happens if I have to care for my aging parents?
- How do I help a loved one with Alzheimer's disease?
- How do I find the right care facility?
- How does Medicare work?
- Do I need to become the power of attorney?
- What are my responsibilities as Executor and Executrix?

Education Planning

- What are my college savings options?
- How much do I need to save?
- Will I qualify for financial aid?
- What assets aren't factored into financial aid eligibility?

I prefer to be contacted by: Phone Email

Name	Address	
City	State	Zip
Phone	Email	