



Do any of these questions sound familiar?

Consult an Oppenheimer & Co. Inc. Financial Professional with experience in helping people make solid decisions about their finances.

Retirement

- ☐ As you near retirement, are you prepared?
- ☐ Should you roll over your IRAs?
- ☐ Is a Roth IRA right for you?
- ☐ Should you consolidate your retirement accounts?
- ☐ You're retired: what choices can you make about your 401(k)?
- ☐ The Required Minimum Distribution (RMD): what do you have to do?
- ☐ What do you do with employer stock from your 401(k); how do you take advantage of Net Unrealized Appreciation (NUA)?

Preparing to Fund Education

- ☐ What are your college savings options?
- ☐ How do you choose the 529 Plan that's right for your family?

Estate Planning Strategies

- ☐ How do you choose IRA beneficiaries – and keep them current?
- ☐ How can you stretch your IRA across several generations – and why?

- ☐ What information should you leave for your heirs?
- ☐ Can estate planning and gifting strategies help you minimize taxes?
- ☐ Can trusts work for you as an estate-planning strategy?*
- ☐ Would you like assistance in managing your estate?

Life Events

- ☐ What financial steps should you take when a loved one dies?
- ☐ When you change jobs, how do you make smart 401(k) choices?
- ☐ Divorce – how do you make wise financial decisions when emotions are high?

Financial Basics

- ☐ Do you need help organizing your financial records?
- ☐ Do you know what managed accounts are, and if they're right for you?
- ☐ How do you raise financially literate kids?

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