

What Keeps You Up at Night?

Please take a few moments to review the topics and the questions we have included below. Check off all of the items that are important to you and you believe may warrant additional thought and discussion. What is important to you is important to us, and this will serve as a starting point for our next conversation.



Investment Management

- ☐ Am I invested in the proper asset allocation?
- ☐ Is my portfolio overly concentrated?
- ☐ Am I taking on too much or too little risk?
- ☐ Are my assets being managed in the most tax efficient way possible?



Retirement

- ☐ Will my money last through retirement?
- ☐ How do I manage all my retirement plans?
- ☐ What should I consider before claiming Social Security?
- ☐ What should I do with my employer retirement plan?
- ☐ Since I am retiring soon, what do I need to do now?
- ☐ How much money will I need in retirement to live my desired lifestyle and/or to leave a legacy?
- ☐ Have I considered the impact of taxes when I start withdrawing from my tax advantaged retirement accounts?



Risk Management

- ☐ Do I need long-term care insurance?
- ☐ Do I have a plan for Life Insurance?
- ☐ Do I have an elected advocate to help make informed decisions?



Education Planning

- ☐ How much should I save for college? When should I start planning?
- ☐ What are my education savings options?
- ☐ Will 529 College Saving Plans impact ability to receive financial aid?



Life Events

- ☐ How do we manage our finances after getting married?
- ☐ What happens to my 401(k) when I change jobs?
- ☐ What are my options if I am laid off?
- ☐ I am getting divorced. What happens to my assets?
- ☐ How do I help my recent college grad transition into the workforce?
- ☐ What do I do when a loved one dies?



Eldercare

- ☐ How can I learn more about Medicare?
- ☐ What should I consider when evaluating care facilities?
- ☐ How do I handle a loved one experiencing dementia or Alzheimer's disease?
- ☐ What happens if I have to care for my parents?



Estate Planning

- ☐ What is estate planning?
- ☐ How do I protect my estate?
- ☐ Will my family be secure if something happens to me?
- ☐ How do I create a legacy for my children?
- ☐ Can I provide for my favorite charity when I am gone?
- ☐ What will my survivors need to know?
- ☐ Do we have all of the basic estate planning documents completed and updated?
- ☐ Have we named guardians for our minor children?
- ☐ How can I pass on my values and beliefs to my children?
- ☐ Do I need to establish any trusts?



Other

- ☐ How do I keep my records safe and organized?
- ☐ How do I do a better job budgeting?
- ☐ How do I reduce my debt?
- ☐ How and when do I teach young children about money and saving?
- ☐ How do I help a young adult establish a financial strategy?
- ☐ How do I have financial discussions with family?