

# What Keeps You Up At Night?

## RETIREMENT

- ☐ Financial issues as retirement draws near
- ☐ Do I have enough to retire?
- ☐ How long will my money last?
- ☐ Should I roll over my 401(k)?
- ☐ Which is best? Ordinary or Roth?
- ☐ Should I consolidate my retirement plans?
- ☐ What are my 401(k) distribution options
- ☐ Required Minimum Distributions (RMDs)
- ☐ Which asset to spend 1st, keep to last?

## ESTATE PLANNING

- ☐ Are my beneficiary designations correct?
- ☐ Should I stretch my IRA?
- ☐ Have I told my survivors my wishes?
- ☐ Do I know what I need to know about estate and inheritance taxes?
- ☐ Is my current plan maximizing my tax deductions to my heirs?
- ☐ Should I set up a trust?
- ☐ What should I do with my home at my death?
- ☐ What is IRD?
- ☐ Am I effectively managing my estate?
- ☐ How can I give my money away, have enough retirement income, and still pass my assets to my children/grandchildren?
- ☐ How do I spend the assets I have left efficiently?

## ELDERCARE

- ☐ Caring for my aging parents
- ☐ How will I be able to help a loved one with Alzheimer's disease?
- ☐ Being a caregiver
- ☐ Finding the right care facility for an older relative
- ☐ Choosing long-term care insurance
- ☐ When do I consider at Nursing home?
- ☐ Making sense of Medicare.
- ☐ Power of attorney issues
- ☐ Executor and Executrix responsibilities

## EDUCATION PLANNING

- ☐ What will it cost me to get ready?
- ☐ Understanding college savings options
- ☐ 529 college planning
- ☐ Do I qualify for financial aid for my kids?
- ☐ What is FAFSA?
- ☐ State or Private schools?
- ☐ Is there a way to shelter assets?

## LIFE EVENTS/FAMILY SECURITY

- ☐ Upcoming wedding expenses
- ☐ What to do when a relative dies
- ☐ New job/career - benefits review
- ☐ 401(k) plan choices for job changes
- ☐ Life Insurance - How much is enough?
- ☐ Divorce/Spouse death: Now you're "on your own"
- ☐ Grandchildren have arrived! I want to enhance their financial future
- ☐ Disability: Who will pay my monthly bills when I can't work?

## FINANCIAL BASICS

- ☐ Organizing my financial records
- ☐ Create a household budget
- ☐ Reducing debt
- ☐ Creating a simplified "big picture" Plan