What Keeps You Up At Night?

Allow us to help plan so you can feel more confident about your financial future.

Concerns about your financial future can often lead to undue stress. We believe that by preparing for life's uncertainties, while planning for personal hopes and dreams, one can often minimize these anxieties. To help identify areas where you may benefit from our proactive wealth management, we encourage you to utilize our checklist below. If you are interested in discussing a custom, tax-integrated financial plan that meets your goals, contact our corporate office and one of our wealth advisors will be happy to assist you.

Retirement:

- [ ] Retirement planning
- [ ] Financial issues as retirement nears
- [ ] An IRA dilemma: to roll or not
- [ ] Roth IRA: a retirement investment choice
- [ ] Consolidating assets
- [ ] Understanding required minimum distributions (RMDs)
- [ ] Weighing your 401(k) options
- [ ] Distribution of employer stock from 401(k) plans: taking advantage of NUA

Income Tax Planning*:

- [ ] Multi-generational tax planning
- [ ] Tax-deferred planning
- [ ] Tax-deferred growth opportunities
- [ ] Tax reduction strategies

Financial Basics:

- [ ] Organizing your financial records
- [ ] Establishing a household budget
- [ ] Establishing a cash reserve
- [ ] Consolidating debt

Estate Planning:

- [ ] What you and your survivors need to know
- [ ] Choosing a beneficiary for your IRA or 401(k)
- [ ] Effectively managing your estate: understanding estate and inheritance taxes
- [ ] Minimizing taxes with estate planning and gifting
- [ ] Using trusts
- [ ] Dealing with your home
- [ ] IRD: a tax rule beneficiaries need to know

Education Planning:

- [ ] Saving for college
- [ ] 529 plans
- [ ] Financial aid
- [ ] Private school

Life Events:

- [ ] Planning for marriage
- [ ] Planning for a child
- [ ] Special LGBTQ considerations
- [ ] Handling divorce
- [ ] Planning for remarriage
- [ ] Children with special needs
- [ ] Buying or selling a home
- [ ] Student loan debt
- [ ] Determining tax-efficiency of current investments
- [ ] Confirming if investments match risk tolerance and time horizon
- [ ] Reviewing employee benefits

Elder Care:

- [ ] Caring for aging parents
- [ ] Finding the right care facility for an older relative
- [ ] Choosing long-term care insurance
- [ ] Navigating the complexities of Medicare and Medicaid

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