

# 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