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 a 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