## What Keeps You Up At Night?

RET	TREMENT	EDUCATION PLANNING
	Financial issues as retirement draws near	What will it cost me to get ready?
	Do I have enough to retire?	Understanding college savings options
	How long will my money last?	☐ 529 college planning
	Should I roll over my 401(k)?	☐ Do I qualify for financial aid for my kids?
	Which is best? Ordinary or Roth?	☐ What is FAFSA?
	Should I consolidate my retirement plans?	☐ State or Private schools?
	What are my 401(k) distribution options	Is there a way to shelter assets?
	Required Minimum Distributions (RMDs)	
	Which asset to spend 1st, keep to last?	LIFE EVENTS/FAMILY SECURITY
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	ATE PLANNING	<ul><li>Upcoming wedding expenses</li><li>What to do when a relative dies</li></ul>
_	Are my beneficiary designations correct?	
_	Should I stretch my IRA?	<ul><li>☑ New job/career - benefits review</li><li>☑ 401(k) plan choices for job changes</li></ul>
	Have I told my survivors my wishes?	Life Insurance - How much is enough?
Ч	Do I know what I need to know about estate and inheritance taxes?	Divorce/Spouse death: Now you're "on
	Is my current plan maximizing my tax	your own"
_	deductions to my heirs?	Grandchildren have arrived! I want to
	Should I set up a trust?	enhance their financial future
	What should I do with my home at my	☐ Disability: Who will pay my monthly bills
	death?	when I can't work?
	What is IRD?	
	Am I effectively managing my estate?	FINANCIAL BASICS
	How can I give my money away, have	Organizing my financial records
	enough retirement income, and still pass	☐ Create a household budget
	my assets to my children/grandchildren?	Reducing debt
	How do I spend the assets I have left efficiently?	Creating a simplified "big picture" plan
	emoleraly:	
ELD	ERCARE	
	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	