

What Keeps You Up At Night?

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Wealth Management

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Please take a minute to review the related topics and mark any areas of concern to you.

Retirement

- How do I make my money last through retirement?
- Do I need long-term care insurance?
- What are my retirement investment options?
- Am I getting the most out of my 401(k)?
- What should I consider before claiming Social Security?
- What should I do with my employer retirement plan?
- Since I am retiring soon, what do I need to do now?

Education Planning

- How much should I save for college? When should I start planning?
- What are my college savings options?

Life Events

- How do we manage our finances after getting married?
- What happens to my 401(k) when I change jobs?
- How do I prepare financially for an expected child/grandchild?
- What happens to my assets in the event of a divorce?
- What do I do when a loved one dies?

Eldercare

- How does Medicare work?
- What should I look for in a nursing home?
- How do I prevent possible elder abuse?
- What happens if I have to care for my parents?

Estate Planning

- What should I know about estate planning strategies?
- How do I protect my estate from taxes?
- Will my family be secure if something happens to me?
- How do I create a legacy for my children?
- Can I provide for my favorite charity when I am gone?
- What will my survivors need to know?

Financial Basics

- Am I on track to retire at my targeted age?
- Do I currently have too much debt?
- How do I help a young adult establish a financial strategy?
- Do my accounts have up to date beneficiaries on file?

Since life insurance and long term care insurance are medically underwritten, you should not cancel your current policy until your new policy is in force. A change to your current policy may incur charges, fees and costs. A new policy will require a medical exam. Surrender charges may be imposed and the period of time for which the surrender charges apply may increase with a policy. You should consult with your own tax advisors regarding your potential tax liability on surrenders.

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The 529 Plan Program Disclosure contains more information on investment options, risk factors, fees and expenses, and potential tax consequences. Investors can obtain a 529 Plan Program Disclosure from their Financial Advisor and should read it carefully before investing. Investors should also consider whether tax or other benefits are only available for investments in your home state 529-college savings plan.

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