## What Keeps You Up At Night?

KEHKEN	MENI	EDUCATION PLANNING
Final	ancial issues as retirement draws near	■ What will it cost me to get ready?
🔲 Do I	have enough to retire?	Understanding college savings options
☐ How	v long will my money last?	☐ 529 college planning
☐ Sho	ould I roll over my 401(k)?	☐ Do I qualify for financial aid for my kids?
☐ Whi	ch is best? Ordinary or Roth?	☐ What is FAFSA?
☐ Sho	ould I consolidate my retirement plans?	☐ State or Private schools?
☐ Wha	at are my 401(k) distribution options	☐ Is there a way to shelter assets?
_	uired Minimum Distributions (RMDs)	·
	ch asset to spend 1st, keep to last?	LIEE EVENTO/EAMILY OF OUR ITY
	•	LIFE EVENTS/FAMILY SECURITY
_	PLANNING	☐ Upcoming wedding expenses
_	my beneficiary designations correct?	What to do when a relative dies
	ould I stretch my IRA?	☐ New job/career - benefits review
☐ Hav	e I told my survivors my wishes?	☐ 401(k) plan choices for job changes
	I know what I need to know about	☐ Life Insurance - How much is enough?
	ate and inheritance taxes?	☐ Divorce/Spouse death: Now you're "on
	ny current plan maximizing my tax	your own"
_	uctions to my heirs?	Grandchildren have arrived! I want to enhance their financial future
_	ould I set up a trust?	Disability: Who will pay my monthly bills
dea vvna	at should I do with my home at my	when I can't work?
_	at is IRD?	
	I effectively managing my estate?	<b>-</b>
_	v can I give my money away, have	FINANCIAL BASICS
eno	ugh retirement income, and still pass	☐ Organizing my financial records
	assets to my children/grandchildren?	Create a household budget
☐ How	v do I spend the assets I have left	Reducing debt
effic	ciently?	Creating a simplified "big picture" Plan
ELDERC	CARE	
☐ Cari	ing for my aging parents	
_	will I be able to help a loved one with	
	neimer's disease?	
🔲 Beir	ng a caregiver	
☐ Find rela	ding the right care facility for an older tive	
☐ Cho	oosing long-term care insurance	
	en do I consider at Nursing home?	
	king sense of Medicare.	
_	ver of attorney issues	
_	cutor and Executrix responsibilities	