

Life Steps

Accumulation

- Beginning a Budget*
- Managing Debt
- Record-Keeping Requirements
- Advisor Analysis
- College Expenses*
- Master Expenses*
- First Job*
- Emergency Fund*
- School Loan Repayment*
- Relocation Expenses*
- Insurance*
- Whole life
- Term life
- Health Care
- Health Care Savings Account*
- Disability
- Retirement Plans*
- 401k Allocation
- Tax Savings
- Employer Plans
- Release a copy of statements*

- New Business Venture*
- Entity Structure
- Non-Compete Agreement
- Buy-Sell Agreement
- Business Insurance
- Employee Insurance
- Retirement Plan
- Tax Savings Plans

Marriage

- New Beneficiaries
- New Will or Trust
- Health History Implications
- Insurance Needs

Children

- Change beneficiary statements
- Change Will/Trust
- Durable Power of Attorney
- Health Care Surrogate
- 529 Plans
- Special Needs Child
- Trust (40 basis pts)

New Outside Income/Employment Change

- New job and/or position
- Relocation
- New 401 K/Rollover
- Roth, Roth Conversion
- Rentals
- Business Partnership/Ownership
- Trust Ownership
- Second Home (rental or vacation)
- Tax Reduction Plan

- Family*
- College Expenses
- Parent Care
- Advisor Analysis
- Insurance Needs
- Home
- Auto
- Medical
- Health
- Inheritance

Distribution

- Home calculation/payoff
- Long Term Care
- Advisor Analysis
- Inherited health problems
- Initial Estate Planning
- Burial Expenses
- Retirement (Early or Late)
- Pension Plan
- Social Security
- Medical
- Medicare
- Cobra
- Individual Plans
- Travel Plans
- Relocation
- Selling a business
- Death of a spouse
- Beneficiary Changes
- Inheritance

- Long Term Care Use
- Hospitalization
- Estate Planning
- Life Insurance
- Required Minimum Distribution (70 1/2)
- Gifting
- Sibling Care
- Trustee Issues

- Home or off-site health services
- Estate tax planning
- Reverse mortgages
- Trust
- Gifting Estate Plan

Accumulation—Accumulating your assets for retirement

Distribution—Using your assets effectively to manage your retirement