

## What Keeps You Up At Night? A Planning Checklist

Concerns about your personal life and your financial responsibilities are often intertwined. By planning for life events that have an impact on your financial picture, you can make solid decisions that reduce worry.

To help you identify those areas for which you would benefit from proactive financial management, please review the following list and check any areas of concern.

### Retirement

- Social Security
- Financial issues as retirement approaches
- Traditional or Roth IRA
- Consolidating retirement plan assets
- Retirement planning preparation
- Weighing your 401(k) options at retirement
- Understanding required minimum distributions (RMDs)
- Having enough money to maintain lifestyle during retirement
- Inflation and retirement income

### Eldercare

- Helping a loved one who needs care
- Being a caregiver
- Finding the right care facility for an older relative
- Choosing long-term care insurance
- Managing another persons finances

### Estate planning

- Understanding estate planning and gifting
- Choosing beneficiaries for your IRA
- IRA distribution option
- What you need your survivors to know
- Using trusts as a part of your estate planning
- Calculating how much life insurance is needed

### Life events

- What to do when a loved one or relative dies
- 401(k) plan choices for job changers
- Divorce: Steps to take during an emotional time
- What to do upon the birth of a child
- Relocating

### Education planning

- Understanding your college savings options
- 529 college planning
- College financial aid
- Raising money-smart kids
- How much money will be needed to pay for education

### Financial basics

- Organizing your financial records
- Creating a household budget
- How to reduce debt
- Understanding investment options
- Simplifying and consolidating accounts

### Investing

- Increasing returns of a portfolio
- Lowering volatility of a portfolio
- Using alternative investments to stabilize your portfolio
- Structuring a portfolio to meet your personal needs
- How long will my money last

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