

Wealth Strategies

WEALTH TRANSFER

- Do you have a will? If so, do you remember what it says?
- Are your loved ones provided for if something were to happen to you?
- Have you protected your wealth from creditors or predators or waste?
- Have you done the most to minimize taxes?
- Have you reviewed the titling of your assets to ensure that your estate plan operates effectively?
- Can you trust your trustee to carry out your wishes?
- Would you be willing to transfer some of your wealth during your lifetime?
- How much control would you like to maintain over your wealth?

INSURANCE/RISK MANAGEMENT

- Is your property protected in the event of an accident or a disaster?
- Are your assets held in the proper entity or structure?
- Are you protected from lawsuits?
- Do you have enough life insurance liquidity to provide for your family – or do you have too much?
- Do you have the right type of life insurance and are the owners and beneficiaries properly designated?
- Have you made arrangements for long term care?

CASH FLOW

- Have you achieved financial independence?
- What are your lifetime dreams? Will your finances be able to support your dreams?
- Will you be able to retire when you're ready?
- Will your children and grandchildren receive the education they need to compete in their world?
- Are you worried about living too long? Outlasting your wealth?
- Are you minimizing the amount of income taxes you pay?

BUSINESS SUCCESSION

- Have you provided for continuity and succession of your business? Who will take over?
- Is there sufficient liquidity to continue your family business?
- What will happen to your business after your retirement or death?
- When will you be ready to step away from your family business?

PHILANTHROPIC ADVISORY SERVICES

- What will your family legacy be?
- Will your philanthropic passions be fulfilled?
- Do you know the most effective way to accomplish your philanthropic goals?
- Are you sure your philanthropic gifts are being used as you intended?
- How will your children learn social responsibility?
- Have you taken full advantage of tax opportunities through your gifting?

FAMILY LEGACY

- Are your children going to know how to manage the family wealth?
- When would you like your family to have a share of your wealth? When will your children be ready to manage it?
- Have you taken into consideration the differing needs of your family members?
- Are there relatives or others you wish to provide for during life or at death?
- Have you structured your estate to support family harmony?
- Will your family know what to do when you die?

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