

# The 8 Wealth Management Issues: Planning for Your Future



## 1. Investment Management

- Portfolio consolidation
- Diversification and investment selection
- Asset allocation and rebalancing strategies
- The *VestVision*® process

*Is your portfolio a reflection of your income, time horizon and liquidity needs? Are you getting the risk-adjusted returns you need?*



## 5. Education Planning

- 529 Plans
- UGMA / UTMA
- Education trusts
- Financial aid
- The *VestVision* process

*How do you balance financing your children's future with financing your own future? What is your education contract with your children?*



## 2. Cash Flow and Debt Management

- Debt analysis
- Cash flow analysis
- Banking tools and products
- The *VestVision* process

*Do your savings and spending choices reflect your values and priorities? Do you borrow for leverage or to finance a lifestyle you cannot afford?*



## 6. Legacy Planning

- Transfer of assets
- Gifting to children/descendants during life
- 529 Plans
- Charitable giving
- The *VestVision* process

*Will your wishes be fulfilled? How can you ensure that your estate is passed on to the next generation efficiently?*



## 3. Family Risk Management

- Life and health
- Disability and long-term-care
- Wills and Durable Power of Attorney issues
- Insurance reviews, efficiency studies
- The *VestVision* process

*Could unexpected events derail your financial plans, putting other goals at risk? Is your coverage adequate, appropriate and cost-effective?*



## 7. Business Planning

- Retirement plans
- Business succession
- Business insurance
- Business cash flow management
- The *VestVision* process

*How does the future of your business factor into your personal financial plan?*



## 4. Retirement Planning

- Distribution planning
- Stock options
- IRAs
- Qualified plans
- Variable Universal Life (VUL) for accumulation
- Social Security Maximizer
- The *VestVision* process

*What does it take to create financial freedom? Will you be able to afford your preferred lifestyle?*



## 8. Special Situations Planning

- Marriage and combining assets
- Divorce and splitting assets
- Special events or special purchases
- Special needs children
- The *VestVision* process

*Are you prepared to handle "out of the ordinary" situations?*

\*Asset allocation and diversification do not assure or guarantee better performance and cannot eliminate the risk of investment losses.

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