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?

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?

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?

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?

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?

6. Legacy Planning

• Transfer of assets
• Gifting to children/descendents 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?

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?

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.