

# What Keeps You Up At Night?

Allow us to help plan out life's financial days...  
so you can feel more confident about your future.

Concerns about your financial future can often lead to undue financial stress. We believe by preparing for life's uncertainties, along with planning for personal future hopes and dreams, one can often minimize the anxiety created by these financial issues. To help identify areas for which you may potentially benefit from our proactive financial management, we have prepared the following checklist. If you are interested in discussing a customized, tax integrated, investment program, contact our corporate office and one of our wealth advisors will be happy to assist you with a plan, that meets your financial comfort level.

## Retirement:

- Financial issues as retirement draws near
- An IRA dilemma: to roll or not to roll
- Roth IRA: a retirement investment choice
- Consolidating retirement plan assets
- Retirement planning
- Weighing your 401(k) options at retirement
- Understanding required minimum distributions (RMDs)
- Distribution of employer stock from 401(k) plans: taking advantage of NUA

## Income Tax\* Planning:

- Multi-Generational Tax Planning
- Tax Deferred Planning
- Tax Deferred Growth Opportunities
- Tax Reduction Strategies

## Estate Planning:

- Choosing a beneficiary for your IRA or 401(k)
- Stretch your IRA across several generations
- What you and your survivors need to know
- Effectively managing your estate: understanding estate and inheritance taxes
- Minimize taxes with estate planning and gifting
- Using trusts as part of your estate planning
- Dealing with your home as part of your estate
- IRD: a tax rule beneficiaries need to know

## Education Planning:

- Saving for college
- 529 plans
- Financial aid for college

## Elder Care:

- Caring for aging parents
- Finding the right care facility for an older relative
- Choosing long-term care insurance
- Facing the complexities of Medicare and Medicaid

## Financial Basics:

- Organizing your financial records
- Establishing a household budget
- Establishing a cash reserve
- Debt consolidation

## Life Events:

- Planning for marriage
- Special considerations for LGBTQ
- Planning to have or adopt a baby
- Dealing with divorce
- Planning for remarriage

*Investment advisory services offered through SPC Financial® (SPC). SPC and Sella & Martinic, LLC (S&M) are not registered broker/dealers and are independent of Raymond James Financial Services, Inc. (RJFS). RJFS & SPC do not provide tax or legal advice. Tax services and analysis are provided by the related firm S&M through a separate engagement letter with clients.*



April 2018



© Copyright 2018

3202 Tower Oaks Boulevard  
Suite 400  
Rockville, MD 20852-4216

301-770-6800 / [www.spcfinancial.com](http://www.spcfinancial.com)

— Securities offered through —  
Raymond James Financial Services, Inc.  
MEMBER FINRA/SIPC