

# Common Questions We Can Help You Answer

## CASH FLOW AND SPENDING

- Does your annual income support the lifestyle you are living?
- Do you know what your living expenses are?
- What funds if any do you have available at the end of the month for saving?
- Are you aware of how best to prioritize your financial goals if there are excess savings?
- Do you or will you have any family members who may require financial assistance? Aging parents, family member with mental health or intellectual disability?

## EMPLOYEE BENEFITS

- Do you understand your total compensation from your employer?
- Are you participating in your retirement plan with the appropriate savings type (pre-tax, Roth) and amount?
- How does your retirement plan investment selection work with your overall asset allocation?
- Does your health care usage warrant the use of a High Deductible Health Plan (HDHP)/Health Savings Account (HSA)?
- Do you know how to optimize employer benefits like life insurance, long term disability and/or long-term care?
- Are you offered executive compensation such as a Non-Qualified Deferred Comp plan and/or Stock Options?

## RISK MANAGEMENT

- Are you worried about the impact of premature death for you or a family member?
- If you were to become disabled, how would you replace your income?
- Have you had experience with aging parents who have needed long term care, and are you concerned about the financial impact to your portfolio if you require it?

## INVESTMENTS

- Do you know the investments that you are using for saving and investing?
- Do you have a strategic investment plan?
- Would you make major changes to your portfolio if/when there is a market downturn?
- Do you understand how much risk there is with your investments compared to how you feel about taking risk?
- Are you disappointed with how your investments are performing?
- Do you think you are paying too many fees for your current portfolio(s)?

## EDUCATION PLANNING

- Do you have family members that you would like to contribute to saving for education?
- Are you concerned about having enough money for your child's education?
- Will you qualify for Financial Aid, or are you not aware of how to manage the FAFSA?
- What are the options you can use to save for education?

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## TAX PLANNING

- Do you know what tax planning is?
- Are you wondering if you should be taking advantage of after-tax savings like a Roth IRA or Roth 401(k)?
- Have you considered utilizing Roth conversions?
- Are you looking for a partner to collaborate with your current tax professional?
- Would you like to learn more about the impact of your taxes and ways to reduce them?

## RETIREMENT PLANNING

- What does retirement look like for you and your family?
- Do you know how your current savings will help you to retire the way you want to?
- Are you using different types of savings/investing vehicles that will provide tax diversification at retirement? Roth 401(k) and/or Roth 401(k)?
- Will you have a pension when you retire?
- Do you need advice on what changes you may need to make to meet your retirement goals?

## RETIREMENT INCOME PLANNING

- Do you need advice deciding when to retire?
- Do you have a pension that you are given options to take as a lump sum or income?
- Are you concerned about retiring before you are eligible for Medicare and your need for health insurance?
- Would you like advice on taking your savings and turning it into a paycheck into retirement?
- Should you take Social Security early, and Full Retirement Age, or wait until age 70?

## ESTATE PLANNING

- Do you have legal documents in place if you require health care, or financial power of attorney to step in during a health crisis?
- Upon your death will your estate transfer to your loved ones the way you want it to that is most cost efficient?
- Do you have an estate plan that you have not updated for many years?
- Have you communicated your estate plan to the important individuals you have asked to be involved in your planning?

Want to learn more?

**CONTACT OUR FOUNDER**  
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