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"We *inspire* and *empower* you to *create* the life you want, on *your* terms."

Concerns We Can Help You Address

Creating and Growing Your Wealth

- How do I determine my financial priorities, and what action steps are needed to help me reach my goals?
- How much money do I need to retire and meet my short term and long-term goals?
- What types of investments are appropriate for my specific situation and how much should I position in each type?
- How do I keep track of how I am doing?
- How can I simplify management, reporting, tax returns, and paperwork?
- Am I taking full advantage of all of the benefits offered through my employer?
- How often should I review and update my investment plan?
- What are appropriate uses and levels of debt?
- Is a Roth IRA better for me or a traditional pre-tax IRA?
- Do I have the right advisors in place in all financial areas?

Enjoying Your Wealth

- What is my monthly income need?
- How much do my sources of income give me?
- What is a sustainable withdrawal on my portfolio?
- How can I take withdrawals from my portfolio and still stay within my desired income tax bracket?
- What role should charitable giving play in my financial plan?
- What Social Security decisions and options do I need to address?
- What can I do to improve current or future cash flow?
- What should I do with excess cash flow?
- Which option should I choose on my defined benefit plan?
- How will IRA required minimum distributions impact my income tax situation?

Preserving and Protecting Your Wealth

- How do I develop an estate plan that preserves and protects my wealth for me and my heirs?
- Am I prepared for an unexpected financial crisis or family emergency?
- Have I addressed all of the risks to my financial health and prepared a plan for each one?
- How can I reduce or eliminate taxation at my death?
- Which risks should I insure against and how do I figure out the right amount, cost, and company?

Let's start the conversation. Give us a call today!

When is a good time to speak with a financial advisor?

Any time you have a financial question!

Here are some key transition events where you may wish to seek the counsel of a financial advisor.

My Work Life	My Family Life
Change in career path	Change in marital status
New job / promotion	Expecting or adopting a child
Education	Childcare
Sabbatical / leave of absence	Child entering adolescence
Job restructure	Child with special needs – disability, medical/dental
Step back in current job role	Child with pre-college expenses
Job loss	Child going to college
Phase into retirement	Child getting married
Retirement readiness	Empty nest
Start or purchase a business	Special family event – Bat/Bar Mitzvah, anniversary, trip
Gain a business partner	Helping / gifting grandchildren
Transfer family business	Concern about aging parent
Sell or close business	Concern about your health or that of your spouse
Other:	Provide for long-term care – self or parents
	Death of family member
	Other:

My Financial Life	My Legacy Life
Purchase / sell a home	Increase / decrease charitable giving
Relocate	Give special financial gifts to children / grandchildren
Purchase / sell a vacation home or timeshare	Give parental pension – monthly stipend
Re-evaluate investment philosophy	Develop an estate plan
Experience investment gain / loss	Change an estate plan
Debt concerns	Develop an end-of-life plan
Consider investment opportunity	Other:
Receive inheritance or financial windfall	
Sell assets	
Other:	

At Legacy, our passion in helping people. That's what we do. Please contact us with your financial questions. We'll start with a conversation. No cost or obligation.

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