


	<b>FINANCIAL POSITION</b>	<ul style="list-style-type: none"> <li>Cash-reserve levels</li> <li>Cash-reserve strategies</li> <li>Debt management</li> <li>Cash-flow management</li> <li>Net worth</li> </ul>	<ul style="list-style-type: none"> <li>Discretionary income</li> <li>Expected large inflow/outflow</li> <li>Lines of credit</li> </ul>
	<b>PROTECTION PLANNING</b>	<ul style="list-style-type: none"> <li>Disability options</li> <li>Long-term care</li> <li>Umbrella liability</li> <li>Life insurance</li> <li>Medical health</li> <li>Property and casualty</li> <li>Deductibles versus cash reserves</li> </ul>	<ul style="list-style-type: none"> <li>Policy status</li> <li>Policy loans</li> <li>Beneficiary designations</li> <li>Special needs situations</li> <li>Alternate additional coverage strategies</li> </ul>
	<b>INVESTMENT PLANNING</b>	<ul style="list-style-type: none"> <li>Asset allocation</li> <li>Education planning</li> <li>Lump-sum accumulation</li> <li>Options/restricted stock/nonqualified deferred compensation</li> <li>Ongoing investment fees</li> <li>Risk tolerance</li> </ul>	<ul style="list-style-type: none"> <li>Tax implications</li> <li>Cost basis</li> <li>Time frames</li> <li>Diversification strategies</li> <li>Dollar-cost averaging</li> <li>Market timing issues</li> </ul>
	<b>TAX PLANNING</b>	<ul style="list-style-type: none"> <li>Tax reduction</li> <li>Tax deferral</li> <li>Tax avoidance</li> <li>Future taxes due</li> <li>Withholding</li> <li>Tax diversification</li> </ul>	<ul style="list-style-type: none"> <li>Qualified investments</li> <li>Nonqualified investments</li> <li>Effects of liquidation</li> <li>Filing status</li> <li>Business ownership</li> <li>Nontraditional ownership</li> </ul>
	<b>RETIREMENT PLANNING</b>	<ul style="list-style-type: none"> <li>Minimum distributions</li> <li>Pre-59½ strategies</li> <li>401(k)s</li> <li>IRAs</li> <li>Medicare/Medigap</li> <li>Social Security</li> <li>Roth conversions</li> </ul>	<ul style="list-style-type: none"> <li>Income streams</li> <li>Income streams (transitions)</li> <li>Healthcare</li> <li>Tax transitions</li> <li>Risk-tolerance transition</li> <li>Timing issues</li> </ul>
	<b>ESTATE PLANNING</b>	<ul style="list-style-type: none"> <li>Estate balancing</li> <li>Capital transfer</li> <li>Asset ownership</li> <li>Trusts</li> <li>Wills</li> <li>Trust funding</li> <li>IRD</li> </ul>	<ul style="list-style-type: none"> <li>Succession planning</li> <li>Special needs dependents</li> <li>Minor children</li> <li>Generation skipping</li> <li>Short-term life expectancies</li> <li>Estate liquidity</li> </ul>



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