






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



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