WEALTH MANAGEMENT DISCOVERY QUESTIONS

At the heart of our approach is the purposeful integration of investment management and wealth planning. Many clients have individual advisors who function independently within their respective areas of expertise. Our role is to ensure the effective management and coordination of all aspects of our clients' financial lives, including but not limited to—

ESTATE PLANNING

- When was the last time you reviewed your will/estate plan?
- Are your family assets protected in the event of divorce or remarriage of a child, grandchild or surviving spouse?
- Do you know how the sunsetting of federal tax law at the end of 2025 will impact your existing estate plan?
- Are you aware of which assets will be exposed to the probate process, and therefore subject to public view?
- Have you or anyone you know experienced a situation where a lack of estate planning caused problems within the family?
- Does your plan account for state estate tax considerations?

FINANCIAL PLANNING

- What are your most pressing financial concerns?
- Do you have a financial plan which shows if you have adequate funding to accomplish your future goals?
- Do you know what can be done to help increase the chances that you won't outlive your money?
- Do your children have the level of understanding to successfully manage their financial future?
- When was the last time the titling of your assets was reviewed?
- Do you understand your options to maximize your Social Security benefits?

CHARITABLE GIVING

- Do you have an annual gifting plan?
- Are your charitable values reflected in your estate plan?
- Are you interested in getting your children and/or grandchildren involved in the family's giving?

TAX PLANNING

- Has your tax return been reviewed to ensure you are not paying more in taxes than you should?
- Do you know if a Roth Conversion makes sense for you?
- How will you tax efficiently get the cash flow you need in retirement?

INSURANCE PLANNING

- If you have Whole or Universal Life Insurance, when was the last time you reviewed policy illustrations to assess the long-term viability of the policy?
- Has anyone evaluated using the cash value in your existing policy to transfer into a new policy that better meets your needs?
- Do you have sufficient liability insurance to protect your net worth?