

# WHAT KEEPS YOU UP AT NIGHT?



**NEW HORIZONS**  
FINANCIAL CONSULTANTS

## INSTRUCTIONS:

1. Select all items of interest to you on the form below
2. Return completed form to your advisor via mail, email (or)
3. Click the "Submit Form" button at the bottom of the page

NAME: \_\_\_\_\_  
PHONE: \_\_\_\_\_  
EMAIL: \_\_\_\_\_

Concerns about your financial responsibilities and personal life are often intertwined. By helping you plan for life events that have an impact on your financial picture, your Financial Planning team can support you in making solid decisions by providing clarity on complex issues.

We have created the following checklist to provide you with the opportunity to identify areas in which you would benefit from proactive financial advice. Your advisor-led team of specialists can provide additional information about any of these topics.

## FINANCIAL BASICS

- Are my investments performing in line with my goals?
- How do I keep my records secure and organized?
- How can I get better at budgeting?
- How can I protect my assets if the market crashes?
- How much cash should I keep in reserve?
- Am I paying too much in fees on my investments?
- Is my portfolio properly diversified?

## LIFE EVENTS & FAMILY RISKS

- What if I become disabled?
- What are my options if I am laid off?
- What happens to my 401(k) when I switch jobs?
- How will my finances change after marriage?
- What happens if I have a medical emergency?
- What if I have to care for my parents?
- How can I help a loved one with a long-term illness?
- What should I look for in a nursing home?
- How does Medicare work?
- What steps can I take to make sure my elderly loved ones are protected?
- What do I do when a loved one dies?
- Do I need long-term care insurance or am I self-insured?
- How do I make sure my assets transfer to the people I want to receive them?

## EDUCATION PLANNING

- What is a good age to start saving for my children's education and how much will I need?
- What if my child doesn't use his/her college savings?

## DIVORCE

- Can I keep my house?
- Can I maintain my lifestyle?
- What questions should I ask my attorney?
- How does child support affect my budget?
- What is my tax liability if I take money from my account(s)?
- Should I rent or buy?
- Is it better to take one asset/account over another?
- How many years will my money last before I go back to work?
- What is the difference between an IRA, 401k, pension?
- What happens after the divorce is final?

## RETIREMENT

- What should I do with my company retirement plan?
- How will I generate income to pay my bills in retirement?
- Have I saved enough for retirement?
- How will social security fit into my retirement plan?
- Should I roll over my 401(k)?
- Should I consider a Roth IRA or Roth 401(k)?
- Can I retire early?
- What planning steps should I take before I retire?
- What planning steps should I take now that I am retired?
- What do I need to know about Required Minimum Distributions (RMDs)?

## ESTATE PLANNING

- How can I protect my estate regarding taxes?
- Should my home be included in my estate?
- What do my survivors need to know?
- Where are my important documents held?
- What's the best way to leave a Legacy to my favorite charity?
- Do I need a trust? If so, what kind?
- How should I discuss my estate plan with my children?
- What estate planning documents do I need?
- Do the right people have access to my legal documents?

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