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An Educational Financial Awareness Public Service / Community Gift

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Welcome to Building Blocks to Successful Financial Planning

2018

Monterey Public Library
California’s First Public Library — est. 1849
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Our vision is to Inspire, Delight, and Educate — Improving Financial Awareness & Financial Literacy
All the Library (IDEA)

The Financial Awareness Foundation
A 501(c)(3) Nonprofit Organization
Dedicated to Significantly Improving Financial Awareness & Financial Literacy

Monterey Public Library
The Financial Awareness Foundation

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www.thefinancialawarenessfoundation.org
Carmine Lepiane, CPA

- Carmine Lepiane is a CPA with Vanderbilt CPAs.
- He has expertise in tax preparation of individual, trust and business returns along with accounting and general ledger skills.
- Graduated cum laude from California State University, Monterey Bay in the fall of 2013.
- Is currently enrolled at Golden Gate University pursuing a Masters Degree in Taxation.
- He has been active in our community serving as an ambassador for the Monterey Peninsula Chamber of Commerce.
- Volunteer tax preparer with the Volunteer income tax assistance program (VITA) while attending California State University, Monterey Bay.
- In his spare time Carmine is an avid surfer and swimmer.
- Loves to explore and travel, the more exotic the destination the better!

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Kyle A. Krasa, Esq.

- Kyle is an Estate Planning Attorney.
- Received his Bachelor of Arts Degree in English Literature from Saint Michael’s College (Vermont) & his Juris Doctor (law degree) from U.C. Davis School of Law.
- Earned the designation as a Certified Legal Specialist in Estate Planning, Trust & Probate Law from the State Bar of California.
- Kyle & his family have been a part of the Monterey Peninsula community for over 65 years:
  - Parents, Peter G. Krasa & Joan Y. Krasa, were educators with MPUSD.
  - Married to Amanda L. Krasa, a water quality specialist for the Monterey County Health Department.
  - Son, Jonah, a second grader at Forest Grove Elementary School is an avid hockey player.
- Kyle’s current volunteer efforts include:
  - Past & current President of the Rotary Club of Pacific Grove.
  - Past President & current board member of Meals on Wheels of the Monterey Peninsula.
  - Ambassador for the Pacific Grove Chamber of Commerce.
Building Blocks to Successful Financial Planning

Travis H. Long, CPA

Travis H. Long is a Certified Public Accountant licensed by the California Board of Accountancy, and a member of the California Society of Certified Public Accountants.

He entered the field of public accounting here on the Peninsula in 2004 and opened his firm in January 2011.

Travis primarily services individual, trust, and estate clients, as well as professional practices and other small businesses.

Travis graduated from Principia College in Elsah, Illinois, majoring in Business Administration and Mass Communication.

Travis is a member in his community/church where he is:
- Serving a two-year term as President of Meals on Wheels of the Monterey Peninsula
- Ambassador for the Pacific Grove Chamber of Commerce
- Treasurer at First Church of Christ, Scientist, Carmel
- Spent a year as President of the Pacific Grove Rotary Club in 2018
- He is a Rotarian and serves at the Pacific Grove Club.

Although Travis grew up on the East Coast, he has distant roots here with family that lived in Carmel in the 1960s. His grandmother, Cornelia Ricketts Long, was also first cousins with marine biologist, Ed Ricketts.

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Allison M. Barrientos, CPA, CFP

Allison M. Barrientos is a CPA, CFP® and a Partner at Integris Wealth Management.

She earned a B.A. in Business Economics emphasized in Accounting from the University of California, Santa Barbara.

Allison has strong roots with her firm in that she began her professional career as an intern at Integris while still in college.

After graduating from college she worked as a public accountant, auditing private investment companies and obtained her CPA license.

She was not feeling gratified, and found herself longing for the satisfaction felt during my internship – being part of a team of people working in the best interest of the client, for the client, & for no one else. In 2011, she found herself back at the place where it all began, and became a partner in 2017.

Concurrently she serves on the:
- Board of Directors for Legal Services for Seniors
- Board of Trustees for the International School of Monterey

She is also a member of the:
- CalCPA
- American Institute of CPAs
- Financial Planning Association

In her time away from work Allison enjoys hiking & snowboarding.

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Greg Finn

Greg Finn has over 33 years of experience in the financial industry; 16 years as a trust officer, focusing on Special Needs Trusts.

He earned a BSc and MBA in Finance from Santa Clara University and an MS in Operations Research from University of Kent, Canterbury in England.

Greg has extensive knowledge regarding estate planning, philanthropic gifts and investment management.

Greg has served as:
- Director of Planned Giving for Mercy Foundation in Sacramento
- Trust Officer for:
  - Union Bank of California
  - Bank of the West
  - Fremont Bank

He is a member of the Estate Planning Councils of East Bay, Diablo Valley, Tri Valley, Peninsula, South Alameda and Santa Clara.

In 2003, 2010 and 2011 Greg was a keynote speaker on “Investing for Court Supervised and Non-Supervised Special Needs Trusts” at the annual PACP (Professional Fiduciary Association of California) conference.

Greg also sits on the Planned Giving Committee for Santa Clara University.

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Agenda

- Welcome & Opening Comments
- Some Questions to Ponder – Alarming Consumer Data
- Creating a System to Address & Manage Your Finances
- Getting Organized
- Financial Planning
- Questions
- Closing Comments

http://www.monterey.org/library/Events/Financial-Awareness-Workshops

How did you do?
How many times did you answer "Yes"?

16-20
Consider yourself financially astute. The timing may be right for fine tuning.

11-15
You are financially concerned. You are ready to take the next step.

6-10
You are not current with your finances. Information is available to help you catch up.

Under 6
Your finances are managing you. You can begin to take charge with information available to you.

How does this alarming consumer financial data affect you?

- What’s the class of 2016 average student loan debt? 1
- What percentage of credit card carrying college students are unaware of late payment charges? 1
- How many Americans are over 65? 2
- What percentage of Americans over 65 are dependent on Social Security? 2,3
- How much does the average retired couple receive from Social Security in 2018? 4
- For persons reaching 65, what is their average life expectancy? 5
- How many Americans don’t have any estate plan? 6

Most Americans who reach age 70 are almost out of money!!!

What’s in your financial future?

$37,000
75%
45+ million
90%
$28,080
19+ years
120 million

1. Council for Economic Education
2. US Census Bureau
3. CRS Report for Congress RL33387
4. Social Security
5. US Dept of Health & Human Services
6. H.Res. 1499

How does this alarming consumer financial data affect you?
Which area of your personal finances frustrates you the most?

- Paying bills
- Financial education
- Making financial decisions
- Finding the right kind of work
- Consumer financing management
- Estate planning
- Funding education
- Financial education Tracking your Net Worth
- Banking services
- Financial paperwork
- Student loans
- Financial calculators
- Tracking your Net Worth
- Cash flow statements & bookkeeping
- Investment research
- Insurance & risk management
- Asset allocation
- Where to keep important documents
- Educating children about finances
- Dealing with eldercare issues
- Financial advisory services on call when needed
- How much can I give?
- Dealing with debt

Are you gambling with your future?

- Supper LOTTO

How would you benefit from using a systematic approach?

- Empowers you to make the best informed everyday financial decisions
- Gives you the best chance for a secure financial future
Why get & stay organized?

Why is now is prime time to get organized and put your financial house in order?
Quick –
- When's your auto registration due?
- Where's your pink slip to your car?
- Where's your Durable Power of Attorney?
- Where's the deed to your house or your parent's?
- Who are your back up executors and trustees?
- Where are your important login's and passwords?

1. Why pay attention to your paperwork?

- Life's great when your paperwork is in its place
- Where do I put my important papers?
- Use a financial organizer for primary documents
- Set up a filing system for the rest of your paperwork & digital files
- Why get a credit report? My credit is good!!!
Why use financial advisors & product providers?

- How they are compensated
- Important criteria for selecting
- Questions to ask

Who might be your financial advisors & product providers?

- Working with your advisors / providers
- Evaluating existing advisors/ providers

Attorney
CFP® (Certified Financial Planner®)
ChFC® (Chartered Financial Consultant)
CPA/PFS (Certified Public Accountant/Personal Financial Specialist)
CPA (Certified Public Accountant)
CTFA (Certified Trust & Financial Advisor)
Private Fiduciary
RIA (Registered Investment Advisor)

Do you know the role of our financial advisors & product providers?

<table>
<thead>
<tr>
<th>Comprehensive Financial Planning</th>
<th>Estate &amp; Gift Planning</th>
<th>Investment Management &amp; Sales</th>
<th>Tax Prep IRS-Court</th>
<th>Insurance-Financial Property &amp; Casualty Preparation</th>
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<td>CFP®</td>
<td>CPA/PFS</td>
<td>CPA</td>
<td>CTFA</td>
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<td>CPA/PFS (Certified Public Accountant/Personal Financial Specialist)</td>
<td>CPA (Certified Public Accountant)</td>
<td>CTFA (Certified Trust &amp; Financial Advisor)</td>
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<tr>
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<td>RIA - Registered Investment Advisor</td>
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Do you understand the extreme importance to keeping your paperwork organized?

1. Start & keep only one “Things To Do List”
2. Organize & file your primary documents
3. Keep your personal filing system current
4. Use a Financial Planning Calendar
5. Keep your Personal / Family Fact Sheets current

6. Select & evaluate financial advisors wisely
7. Get a second opinion on important transactions
8. Annually obtain & review your credit report & score
9. Protect your confidential information and identity
10. Avoid Common Mistakes in Organizing Paperwork

2. Do you know your Net Worth?

- Do you know what you own & what do you owe?
- Why you should know your net worth?
- Why should you annually track your net worth?
Building Blocks to Successful Financial Planning

Net Worth Statement

1. Understand what you own & owe
2. Annually compile a complete inventory of your assets & liabilities
3. Compare this year’s statement of net worth with last year’s & evaluate your progress
4. Annually check your title & beneficiary selections to make sure they meet your estate planning wishes

Do you understand the Essential Principles to your Net Worth?

5. Build an appropriate cash reserve
6. Avoid incurring debt from overspending
7. Avoid high interest debt
8. Avoid Common Mistakes in Knowing Where You Stand
3. Why pay attention to your Cash Flow?

- How’s your cash flowing?
- Where does your money come from?
- Where does it go?
- Find the balance that works for you

Cash Flow Planner

What are the Essential Principles to Cash Flow Management?

1. Identify your income sources & spending habits
2. Learn cash management techniques to live within your means
3. Develop a cash flow plan
4. Build an appropriate cash reserve / line of credit
5. Control impulse spending
6. Manage your cash flow
7. Avoid incurring debt by overspending
8. Avoid high interest debt
9. Introduce your family – parents, children & grandchildren - to the essential principles of cash flow management
10. Avoid Common Mistakes in Cash Flow Management

**What are the Essential Principles to Cash Flow Management?**

**4. How Employment Benefits Can Assist You?**

- Employment Benefits are your hidden paycheck
- Which medical/dental plan is right for me?
- Who should be the beneficiary of my group life & retirement plans?
- Am I using my benefits to my full advantage?

**Employee Benefit Summary**
**Do You understand the real value in managing your Employment Benefits?**

1. Outline your employment benefits & annually review them
2. Learn the tax treatment of your employment benefits
3. Verify beneficiary selections on your group life insurance & retirement plans
4. Consider your health insurance options
5. Regularly review your tax-deferred plans to make sure they are allocated correctly
6. Avoid Common Mistakes in Managing Employment Benefits

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**Will Financial Planning Be Your Key to a Secure & Successful Financial Future?**

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**6 Easy Steps to a Better Financial Future**
5. What really matters to YOU?

- What are your personal & financial goals?
- What’s your dream...?
- What’s really important to you?
- Where do you want to live in 3 years, 5 years, 20 years?
- Where do you want to be financially in 3 years, 5 years, 20 years?
- How much time should you give to your work, your kids, your spouse, yourself, your interests, your community...?
- When do you want to retire from your current work?
- What are your gift plan and legacy plans?

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Personal & Financial Goals

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Do you understand the importance of defining your Life Goals?

1. Define what’s really important to you, personally, financially & charitably
2. Regularly review what matters most to you personally, financially & charitably
3. Avoid Common Mistakes in Goal Setting
6. When will your Financial Independence & Retirement start?

- At what age will you reach your financial independence / retirement?
- When can you stop working & still maintain your lifestyle?
- For how long?
- What rate of return do you need on your assets to get reach & maintain your personal and family goals?

The Numbers!

How long will it take for your principle to double?

Divide 72 by your rate-of-return

At 8% it will take 9 years

\[
\frac{72}{8} = 9 \text{ years}
\]

Understanding the power of “time value of money” and “compounding”

Question: Which would you rather have?

1. A check for $1 million?
2. A check for a penny doubled each day for 30 days?
Understanding the power of “time value of money” and “compounding”

1. If a child began working at age 17 and earned over $5,500 a year going forward.
2. The child opens a ROTH IRA.
3. The child with their earning, and if necessary with the assistance of family and close friends begins funding the ROTH IRA with $5,500 each year for the next 13 years until age 30.
4. The ROTH IRA is invested in an S & P index fund.
5. This fund generates a Compounded Annual Growth Rate of 8% (These funds are not guaranteed and could lose money, but for this example it is lower than the last 50 year historical Compounded Annual Growth Rate of the S & P 500 (9.99%).
6. Then stop funding the ROTH IRA and doesn’t make another contribution.
7. At age 65 the child could have over $2 million dollars.
8. If the child waits one year before starting this program, at age 65 they will be $151,000 short, even thought they saved the same amount of money.
9. If the child were to wait until age 30 before starting this program they would be $1,289,000 short!!! Even though they saved the same amount of money!!!

The Numbers

To Accumulate $1,000,000

<table>
<thead>
<tr>
<th>Weekly Savings @ 8%</th>
<th>Monthly Savings @ 8%</th>
<th>Years to $1 Million</th>
</tr>
</thead>
<tbody>
<tr>
<td>$43</td>
<td>$190</td>
<td>45</td>
</tr>
<tr>
<td>$66</td>
<td>$286</td>
<td>40</td>
</tr>
<tr>
<td>$154</td>
<td>$671</td>
<td>30</td>
</tr>
<tr>
<td>$390</td>
<td>$1,698</td>
<td>20</td>
</tr>
<tr>
<td>$1,257</td>
<td>$5,466</td>
<td>10</td>
</tr>
</tbody>
</table>

To Spend $5,000 per month

<table>
<thead>
<tr>
<th>Capital Needed at 8%</th>
<th>Monthly Spending</th>
<th>Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>$681,417</td>
<td>$5,000</td>
<td>30</td>
</tr>
<tr>
<td>$597,771</td>
<td>$5,000</td>
<td>20</td>
</tr>
<tr>
<td>$412,107</td>
<td>$5,000</td>
<td>10</td>
</tr>
</tbody>
</table>

Finding the Money???

Just think if you were to forgo a daily coffee, or soda, or other daily habit, and were able to save and invest just $3.00 per day. Look what it might grow into.

<table>
<thead>
<tr>
<th>Cost of a Daily Snack Over Time - $3.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Years</td>
</tr>
<tr>
<td>-------------</td>
</tr>
<tr>
<td>1</td>
</tr>
<tr>
<td>10</td>
</tr>
<tr>
<td>20</td>
</tr>
<tr>
<td>30</td>
</tr>
<tr>
<td>45</td>
</tr>
</tbody>
</table>

Think what this extra money could mean for your financial future.
1. Learn about financial independence/retirement planning
2. Understand the power of “time value of money” & “compounding”
3. Run your numbers to learn what income you’ll need at your FIR & how much capital you’ll need to accumulate
4. Start your saving / investing plans as soon as possible, & encourage & help your family to do the same
5. Use your Six Steps to Financial Independence / Retirement Planning Process
6. Annually update & review your Financial Independence/Retirement Savings numbers
7. Avoid the Common Mistakes in Dealing with FIR

7. What’s your next Major Expenditure?

- Have you prioritized your major expenditures?
- Does a new or used car work for your plans?
- Would buying a house work for your plans?
- Are you going to fund your child’s college costs?
What are the Essential Principles to Your Major Expenditure Planning?

1. Learn about major expenditures
2. Avoid unrealistic assessment of your budgeted ability to pay for major expenditures
3. Begin prioritizing your planned major expenditures
4. Use your Six Steps for Major Expenditures Process
5. Avoid Common Mistakes in Dealing with Major Expenditures

8. Why Investments are critical to your future?

- Wise investing is a lifelong task
- How do investments earn money?
- What are some good investment strategies?
- What's the advantage of taking money out of my salary for a retirement plan?

Some Investment Terms

1. Asset Allocation
2. Asset Classes
3. Diversification
4. Investment Risks
5. Target Rate of Return
Do you understand the Essential Principles to Investing?

1. Learn about investments
2. Determine your and your spouse/partner’s risk tolerance
3. Avoid investing without clearly defined objectives
4. Understand that there is a strong correlation between risk & reward
5. The longer your time horizon the more investment risk you can take
6. All investments have some degree of risk

Do you understand the Essential Principles to Investing?

7. Use your Six Steps to Investment Planning Process
8. Don’t overpay fees & costs associated with your investments
9. Properly asset allocate your investments
10. Have sufficient investment diversification

Do you understand the Essential Principles to Investing?

11. Develop then annually review & update your Investment Policy Statement & Plan
12. Avoid being sold investments instead of finding them
13. Use investment advisors wisely; get a second opinion when making a major investment
14. Avoid the Common Mistakes in Investment Planning
9. How can effective Tax Planning benefit you?

- Taxes are an inevitable part of life
- Paying your fair share
- Opportunities for minimizing your tax obligations
- Year long tax planning can save you money
- Always ask the question: What are the tax consequences of this transaction before completing it?

Saving Tax Dollars

- Planning ahead
- Reduce taxable income
- Employment Tax Advantages
- Increasing tax credits & deductible expenses

Charitable Gifts Can Come in Many Forms

- Outright Gifts - Cash, Securities, Real Estate, Art, Collectibles, Personal Property
- Charitable Gift Annuity
- Charitable Remainder Trust
- Charitable Lead Trusts
- Pooled Income Fund
- Private Foundation
- Community Foundation
- Life Estate
- Gift Easement
- Transfers by Will, Trust or Beneficiary Designation -
- Partial Interest Donations
- Donor Advised Funds
What are the Essential Principles to Tax Planning?

1. Learn about your federal & state tax laws
2. Avoid unorganized finances
3. Understand the tax affects on your transactions before your complete them
4. Use your Six-Steps to Tax Planning Process
5. Practice pro-active tax planning

What are the Essential Principles to Tax Planning?

6. Start your tax planning early in the year & complete it before year-end
7. Seek tax advice before entering into a major transaction
8. Avoid procrastination
9. Avoid aggressively using tax-sheltered investments
10. Avoid Common Mistakes in Dealing with Tax Planning

10. How can Insurance & Risk Management minimize surprises & maximize protection?

- Do I need life insurance? How much is enough?
- Am I paying too much for car insurance?
- What are the various kinds of insurance?
1. Learn about insurance
2. Use your Six-Steps Insurance / Risk Management Planning Process
3. Review & update your summarized insurance policies annually
4. Be sure to coordinate the ownership & beneficiary selections of life insurance with your estate & gift plan
5. Avoid having too little, too much, or the wrong kind of insurance & paying too much for it
6. Avoid Common Mistakes in Insurance Planning

What are the Essential Principles to Insurance Planning & Risk Management?

1. Learn about insurance
2. Use your Six-Steps Insurance / Risk Management Planning Process
3. Review & update your summarized insurance policies annually
4. Be sure to coordinate the ownership & beneficiary selections of life insurance with your estate & gift plan
5. Avoid having too little, too much, or the wrong kind of insurance & paying too much for it
6. Avoid Common Mistakes in Insurance Planning

11. Why do any Estate & Gift Planning?

- Good estate planning protects you & your family.
- It’s not like I’m a Mark Zuckerberg or Bill Gates or Prince. Why do I need an estate plan?
- How do we tactfully find out if mom has an estate plan?
- Does it make sense to create a trust fund for my kids?
- How can I make a lasting difference?
What … No Estate & Gift Plan!!!

IF YOU DON'T HAVE UP-TO-DATE DOCUMENTS
- Here are a few problems you or your family might encounter
  - You can't find funeral instructions
  - A costly search for a will may be required
  - The appointment of an estate representative and minor child's guardian becomes much more complicated & expensive
  - Wrong people or nonprofits may inherit
  - The wrong person may pay the estate tax
  - Money may go to children too soon
  - Actions in the probate estate may cause untimely delays & be much more expensive

What … No Estate & Gift Plan!!!

IF PROPERTY TITLES & BENEFICIARY DESIGNATIONS ARE OUT OF DATE
Here are a few more problems that might be encountered
  - Wrong people or nonprofits may inherit
  - The wrong person may pay the estate tax
  - Money may go to children too soon
  - Embarrassment & unnecessary litigation

Common Estate & Gift Planning Terms
- Probate
- Wills, Executor, Guardian
- Trusts, Trustee, Revocable vs Irrevocable Trusts, Living vs Testamentary Trusts
- Durable Powers of Attorney
- Payable Upon Death
- Advance Health Care Directive
- Beneficiary
- Unified Credit
- Portability
An Estate & Gift Planning Overview

- Start with Your Personal Goals
- Gather Your Personal & Financial Information
- Seek Out the Right Attorney
- Make the Most of Your First Meeting
- Review, Edit, & Sign Documents
- Take Care of Title & Beneficiary Designations
- Estate Planning is Forever

Estate & Gift Planning Tip

To save time & money, prepare an estate planning package

- Your background info – names and address, family, friends, & advisors
- Your Net Worth Statement
- List of your Estate Planning Objectives, Questions, & Concerns
- Copies of Your Important Financial Documents
  - Wills, Trusts, Powers of Attorney
  - Deeds to real property
  - Partnership Agreements, Buy/Sell Agreements
  - Retirement Plan Beneficiaries Statements
  - Life, Disability & Long-Term Care Insurance Policies
  - Life Insurance Beneficiary Designations
  - Divorce & Property Settlement Agreements
  - Pre & Post Nuptial Agreements
  - Two years of Income Tax Returns

Finishing Touches

Once documents are signed

- Place in a financial organizer & store in a fireproof place
- Coordinate title of your property with your estate plan
- Review and update your primary & alternate beneficiaries
- Review insurance needs; acquire or drop insurance as needed
- Annually prepare a list of assets & liabilities & a copy of year-end statements
- Complete estate planning location sheet for executor/trustee
- Address concerns about pets if not addressed in the will
- Write a final letter to loved ones
- Annually review your estate plan documents
- Consider a family office annual meeting
Essential Principles to Estate & Gift Planning

- 1. Learn about estate planning
- 2. Get & stay organized
- 3. Use the Six-Steps to Your Estate & Gift Planning Process
- 4. Have drafted & keep your estate & gift planning documents current
- 5. Summarize your estate & gift planning documents & review them annually for changes in your plans & appointments

- 6. Keep beneficiary selection for your life insurance & retirement plans current
- 7. Keep title to your various assets current with your estate & gift plan documents
- 8. Annually review your location sheet. If necessary update & provide a copy to your executor, trustee & attorney
- 9. Annually copy year-end statements of your financial accounts & loans, & keep them with your estate & gift plan documents
- 10. Annually inventory your assets & liabilities & keep it with your estate & gift plan documents

- 11. Keep the right amount of life insurance
- 12. As your estate grows near / beyond the federal estate tax exclusion ($11.2 million singles; $22.4 million couples 2018) explore advanced estate planning techniques & tools
- 13. Discuss your plans with your estate & gift plan appointees
- 14. Talk with your family about your financial, estate & gift planning
- 15. Avoid Common Mistakes in Estate & Gift Planning
Getting & Staying Organized & Financial Planning Are Very Important Lifelong Processes

- Get started now, as you will never have more time
- Get a “Round Tuit”

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<td>- Income earning potential is significant.</td>
<td>- Net worth increasing.</td>
<td>- Cash flow healthy.</td>
<td>- Benefits comprehensive.</td>
<td>- Goals clear.</td>
<td>- Financial independence or retirement planning is feasible.</td>
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<td>- Fixed assets substantial.</td>
<td>- Net worth increasing steadily.</td>
<td>- Cash flow positive.</td>
<td>- Benefits sufficient.</td>
<td>- Goals achievable.</td>
<td>- Financial independence or retirement planning is realistic.</td>
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<td>- Savings and investments diversified.</td>
<td>- Net worth growing.</td>
<td>- Cash flow positive and consistent.</td>
<td>- Benefits adequate.</td>
<td>- Goals well-defined.</td>
<td>- Financial independence or retirement planning is viable.</td>
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<td>- Debt level manageable.</td>
<td>- Net worth increasing rapidly.</td>
<td>- Cash flow strong.</td>
<td>- Benefits attractive.</td>
<td>- Goals specific and measurable.</td>
<td>- Financial independence or retirement planning is attainable.</td>
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**Table continued...**
Try Using a Systematic Approach

- Empowers you to make the best informed everyday financial decisions
- Gives you the best chances to reach and maintain your personal and family dreams while you enjoy a secure financial future

Questions & Discussion
Thank you for joining us!

Building Blocks to Successful Financial Planning

2018

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