



BALA FINANCIAL GROUP, INC.

— YOUR RETIREMENT RESOURCE CENTER —

Items to bring:

- Current statement for accounts held away
- Most recent social security estimates
- Most recent paystub (and spouse if applicable)
- Prior year tax return (If not a tax client)
- Revenue projections / expenses (if self-employed)
- Employee Stock Option Vesting Schedule and options exercised YTD (if applicable)
- Estate planning documents if not on file (optional)

Have there been any changes?

- Birth of child / grandchildren
- Marriage / Divorce
- Job transition
- Income Change / Promotion
- Received or Inherited assets
- Death, Long-Term Illness or Disability of a close relative
- Purchased or sold primary residence
- Purchased or sold investment property
- Acquired or sold a business
- Updated Will/Trust/POA
- Employer benefit changes
- Retirement date
- Social Security benefit election
- Beneficiary update
- Medicare enrollment
- Other _____

Be prepared to discuss:

Investments

- Review portfolio allocation
- Roth conversion/contribution opportunities
- Tax optimization strategy
- Risk tolerance assessment

Retirement Planning

- Review employer sponsored plan options
- Social Security Analysis - When to take it? How to maximize your benefit?
- RMD strategies

Insurance

- Life Insurance analysis
- Long-Term Care
- Disability Insurance

Higher Education Needs

- Higher education savings goals
- Private vs Federal student loans
- Scholarship / Grant opportunities
- PSFS (Public Student Loan Forgiveness for Non-Profits)

Estate Analysis

- Creation of Will / Trust / POA
- Gifting strategies and limitations
- Charitable Giving Strategies

Business Owners

- Group Insurance review
- 401(k) plan review
- Alternative retirement plan strategies for small business owners
- Succession Planning Strategies