



What Keeps You Up at Night?

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Saving for retirement is just one piece of your overall financial wellness. Please take a minute to review the topics and related questions below. Check off any concerns you or a loved one might have. Our goal is to help you navigate these challenges throughout your retirement savings journey.

Early Career

- ☐ How do I keep my records safe and organized?
- ☐ How do I create a budget to reduce my debt?
- ☐ What is a Health Savings Account (HSA)?
- ☐ How do I manage both paying off student loans and contributing to retirement?
- ☐ My employer offers a traditional and a Roth 401(k). Which option(s) would benefit me?

NAME

ADDRESS

CITY

STATE

ZIP CODE

BUSINESS PHONE

HOME PHONE

EMAIL

BEST TIME TO CALL

Mid Career

- ☐ How much should I save for my children's education?
- ☐ How do I teach my kids about money?
- ☐ Will my family be secure if something happens to me?
- ☐ I'm concerned about the market. Should I stop contributing to my retirement plan?

Late Career

- ☐ Will my money last through retirement?
- ☐ How do I manage my various retirement plans?
- ☐ I'm concerned about the market. Should I stop contributing to my retirement plan?
- ☐ What should I consider when taking a distribution of employer stock from my 401(k)?

Post-Career Retirement

- ☐ Do I need long-term care insurance?
- ☐ What should I do with my retirement plan assets upon retiring?
- ☐ What should I know about estate planning?

Social Security & Medicare

- ☐ How do I better understand Social Security?
- ☐ What are my options for receiving spousal benefits?
- ☐ As a widow/widower, what are my options for receiving survivors benefits?
- ☐ I am divorced. What are my options for claiming Social Security?
- ☐ How do I better handle the complexities of Medicare?

Life Events

- ☐ How do I merge finances after marriage?
- ☐ What do I need to know financially about becoming divorced?
- ☐ How do I determine if becoming a caregiver or leaving the workforce is a good decision?
- ☐ What do I do when a loved one dies?

This material should be used as helpful hints only. Each person's situation is different. You should consult your investment professional or other relevant professional before making any decisions.

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