What to Ask During Life's Biggest Moments

Life has a way of throwing curveballs, sometimes they're exciting (new job, new home, new baby), sometimes they're a little less thrilling (divorce, taxes, the realization that retirement is way closer than you thought). But in all these moments, one thing is certain: Asking the right financial questions can make all the difference.

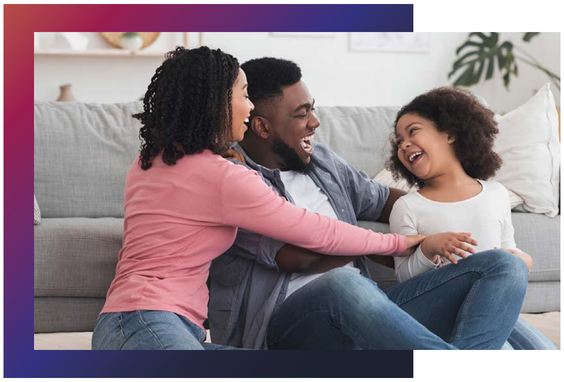
Here's what you should be asking your advisor before life happens.

Marriage

- How should we structure our assets—joint accounts, trusts, or separate portfolios?
- What are the best tax-efficient strategies for a dual high-income household?
- Do we need a prenuptial or postnuptial agreement to protect individual or family wealth?
- Should we consider creating a family trust to protect multi-generational wealth?

Buying a Home

- How should I finance a home—mortgage, cash, or structured financing?
- What are the tax implications of owning properties in multiple states or internationally?
- Should I purchase real estate through an LLC or trust for privacy and liability protection?
- What's the best way to insure high-value properties and assets?

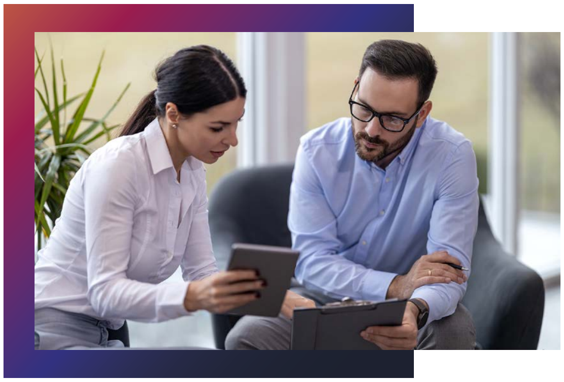


Children

- What are the best tax-efficient strategies for funding education (529 plans, trusts, UGMA/UTMA accounts)?
- How do we establish generational wealth planning without creating entitlement issues?
- Should we set up a trust to protect assets for our children's future?
- What's the right balance between gifting, inheritance, and philanthropic giving?

Sale of a Business

- What's the optimal tax strategy for selling my business—installment sale, deferred compensation, or charitable remainder trust?
- How do I maximize valuation and structure the deal to minimize liabilities?
- What's my strategy for reinvesting or preserving liquidity post-sale?
- How does this affect my estate plan, asset protection, and succession planning?



Retirement

- How do I ensure my portfolio provides sustainable income while preserving wealth?
- What's the best tax-efficient withdrawal strategy (Roth conversions, tax-loss harvesting, etc.)?
- How do I adjust my investment strategy to balance growth and protection?
- What's the right approach to Social Security, pension, and annuity optimization?

Long-Term Care

- How do I ensure I have access to the best long-term care options without depleting my estate?
- Should I purchase long-term care insurance, hybrid policies, or self-fund?
- What's the best way to structure trusts or other tools to protect assets from high medical costs?
- How do I plan for potential cognitive decline and ensure financial safeguards are in place?

Death of a Loved One

- What steps should I take immediately to manage estate settlement efficiently?
- How do I minimize estate taxes and expedite probate?
- Should I reassess my own estate plan and wealth transfer strategies?
- What's the best way to provide for heirs while minimizing family disputes?

So, what's your next big move?

Let's talk about it before it happens.

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