

Changes on the horizon... are you aware of the potential opportunities?

Yes ✓ No ✗

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Did you know the federal estate tax exemption may increase estate taxes due upon death? |
| <input type="checkbox"/> | <input type="checkbox"/> | With the possible increase in the income tax rates, have you done any tax harvesting? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you aware of the possible increase in capital gains taxes on investments? |

Have you considered the following?

Yes ✓ No ✗

- | | | |
|--------------------------|--------------------------|---|
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a distribution plan for your retirement assets? |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you reviewed your 401(k) plan assets recently? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you looking for more efficient ways to donate to those charities that are important to you? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you maximizing your IRAs and 401(k)s? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have the proper estate plan documents in force to provide for your beneficiaries? |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you reviewed your beneficiaries listed on investment and insurance accounts recently? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you interested in potentially reducing your current estate taxes? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you happy with your current returns on investments? |
| <input type="checkbox"/> | <input type="checkbox"/> | Would you like to hear more about potentially safeguarding your returns against market losses? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you own a business? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you have a Business Continuation and Succession Plan in place? |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you had a recent review of your risk tolerance? |
| <input type="checkbox"/> | <input type="checkbox"/> | Are you comfortable with your investments considering your time horizon? |
| <input type="checkbox"/> | <input type="checkbox"/> | Have you reviewed your life insurance policy recently to ensure it meets your needs? |
| <input type="checkbox"/> | <input type="checkbox"/> | Do you feel that your retirement income needs will be satisfied? |
| <input type="checkbox"/> | <input type="checkbox"/> | Does your targeted rate of return need to be rebalanced? |

Whether you answered yes or no to any of these questions, let's talk about the opportunities available to you.

Also, please include your email address on the tax organizer so that you can receive our newsletters to keep you informed with many of the tax and law changes that may impact you and your family.



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