

# WHAT KEEPS YOU UP AT NIGHT?

## INSTRUCTIONS:

1. Select all items of interest to you on form below
2. Return completed form to your advisor via mail or email OR
3. Visit [form.jotform.com/levelfour/wkyuan-access](http://form.jotform.com/levelfour/wkyuan-access) to complete form online

NAME: \_\_\_\_\_  
PHONE: \_\_\_\_\_  
EMAIL: \_\_\_\_\_

## Changing the way financial advice is delivered to you.

Concerns about your financial responsibilities and personal life are often intertwined. By helping you plan for life events that have an impact on your financial picture, your Level Four team can support you in making solid decisions by providing clarity on complex issues.

We are committed to identifying what is truly important to you. What keeps you up at night? How can we help you plan? Complete the questionnaire below to help us understand your current goals, priorities, and concerns in your pursuit of financial freedom — Ready to get started?

### INVESTMENT STRATEGY

- Are my investments performing in line with my goals?
- How can I protect my assets if the market crashes?
- How do managed accounts work?
- Am I paying too much in fees on my investments?
- Is my portfolio properly diversified?
- How does my health care plan affect my investment strategy?

### FINANCIAL ANALYSIS

- How do I keep my records secure and organized?
- Am I paying too much in taxes?
- How can I get better at budgeting?
- How do I manage my debt?
- How do I manage my own money prudently?
- How much cash should I keep in reserve?
- Does my current insurance & investment portfolio cover my legacy goal?
- What do I need to know about identity theft protection?

### RETIREMENT PLANNING

- What should I do with my current company retirement plan?
- How will I generate income to pay my bills in retirement?
- Have I saved enough for retirement?
- How will social security fit into my retirement plan?
- How does my auto, home and umbrella insurance fit into my retirement plan?
- How does Medicare, Medigap and Rx Plan fit into my plan?
- Should I roll over my 401(k)?
- Should I consider a Roth IRA or Roth 401(k)?
- What other retirement strategies can I consider beyond the standard 401(k), IRA, and Profit Sharing Plans?
- Can I retire early?
- What planning steps should I take before I retire?
- What planning steps should I take now that I am retired?
- What do I need to know about Required Minimum Distributions?
- Will my money last through retirement?
- How would a move to another state affect my income and estate planning?

### BUSINESS PLANNING

- How do I communicate my succession to stake holders?
- How will my business support my lifestyle in retirement?
- What does my ideal exit look like?
- Who runs the business when I can't?
- How will I get paid for my investment in the company?
- Is my business properly insured (Property & Casualty, Key Person, Buy/Sell)?
- Is my buy/sell funded?
- What happens if there's a death, divorce, distress, disagreement or disability?
- How much is my company worth?
- Is my operating agreement in line with my goals?
- What type of company should I have (Sch C, LLC, S-Corp, Partnership, C-Corp) to save taxes?
- Do I have the correct company to keep my personal finances safe from liability?
- Am I using the most up-to-date software to capture all my expenses for my company?
- Should I get a business loan or loan the company money from my own personal finances?
- Should I lease a large piece of equipment or buy it outright?
- How do I increase my company's cash flow?
- Should I be paying myself wages from my company?
- As a business owner, what compensation options do I have available to me?
- How do I evaluate the cost and effectiveness of the employee benefits being offered by my company?
- How do I assess the current HR functions and access technology that could improve efficiency and reduce operational cost?

### EDUCATION PLANNING

- What is a good age to start saving for my children's education and how much will I need?
- Will my child qualify for financial aid?
- Who will help me complete financial aid forms?
- What if my child goes to a more expensive college?
- What if my child doesn't use his/her college savings?
- When should I open my children's first account?
- What are my education savings options?

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1800 Second Street, Suit 895 | Sarasota, FL 34236 | 941.330.9260 | [www.accessadvisorsllc.com](http://www.accessadvisorsllc.com)

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## ESTATE PLANNING

- How can I protect my estate regarding taxes?
- Should my home be included in my estate?
- What do my survivors need to know?
- Where are my important documents held?
- What's the best way to leave a Legacy to my favorite charity?
- Do I need a trust? If so, what kind?
- How should I discuss my estate plan with my children?
- What estate planning documents do I need?
- Do the right people have access to my legal documents?
- What tax rules do my beneficiaries need to know?
- How should I choose the beneficiaries for my retirement account?
- How do I make sure my assets transfer to the people I want to receive them?
- How do I make sure the money I leave to my heirs will last?
- How much benefit I will receive for each dollar I pay into Social Security?
- How can I create tax free income in retirement?
- Is it wise to have debt on my primary residence?
- In the current tax code, does it make sense to keep my rental property?

## LIFE EVENTS & FAMILY RISKS

- How can I buy a new home?
- Will my family be okay if something happens to me?
- What are my options if I am laid off?
- What happens to my 401(k) when I switch jobs?
- What financial issues should we discuss before we get married?
- How will my finances change after marriage?
- What will happen to my assets during a divorce?
- What happens if I have a medical emergency?
- Do my trusted people have access to my current legal documents?
- What if I have to care for my parents?
- What should I look for in a nursing home?
- How does Medicare work?
- What steps can I take to make sure my elderly loved ones are protected?
- What do I do when a loved one dies?
- Do I need long-term care insurance or am I self-insured?
- What if my child has to come back home after college?
- What if I become disabled?
- What are my options if I am temporarily unemployed?
- Do I have the right strategies to avoid becoming a burden to my family if something happens to me?
- How can I help a loved one with long-term illnesses?

## What are your priorities?

We want to identify what is most important to you and prioritize a plan to address your concerns.

Please rank each category in the order you would like them addressed (1 being most important and being addressed first, 7 being least important and being addressed last) If you do not need anything addressed in a category, please leave blank.

<input type="text"/>	<b>Investment Strategy</b>
<input type="text"/>	<b>Financial Analysis</b>
<input type="text"/>	<b>Retirement Planning</b>
<input type="text"/>	<b>Business Planning</b>
<input type="text"/>	<b>Education Planning</b>
<input type="text"/>	<b>Estate Planning</b>
<input type="text"/>	<b>Life Events &amp; Family Risks</b>