ATLAS FINANCIAL

Essential Planning – Settling In

Our ongoing financial planning relationship will address all areas of your financial life. Below is a list of many, but not all, of the questions that individuals, couples, and families face.

Goal Creation and Prioritization
- Have you thought about when you'd like to retire?
- Have you thought about what you'll do with your time?
- Would you like to travel more?
- What should you do today that will line you up for success now and into the future?

Income Planning
- Have you saved enough money to support your goals?
- Will you work a second career?
- Are you maximizing your social security benefits?
- What is a safe spending rate in retirement?
- What pension option should you choose?

Expense Management
- How can you create spending that works?
- Do you have enough money in an Emergency Fund?
- What is the best system to keep track of your spending and investments?
- Will you have to support your parents or your children?

Tax Planning and Preparation
- How will retirement or other life changes impact your taxes?
- Are there tax savings strategies available to you?
- Which retirement dollars should you spend and when?
- Are you correctly reporting your income, deductions, and credits annually?

Debt Management
- Should you payoff debt prior to retirement?
- How do you prioritize your debt payments?
- Should we consolidate or refinance any debt?

Investments/Retirement
- Have you saved enough to retire?
- Are your investments allocated appropriately to withstand market ups and downs?
- How are your investments performing?
- What is your investment strategy given your goals?
- How much money do you need when you retire?
- Are you taking too much risk? Not enough?
- Can you afford to gift money to your children?

Insurance
- Have you thought about medical insurance in retirement?
- Do you need life insurance in retirement?
- Do you need long-term care insurance?
- Do you need an umbrella policy?

Estate Planning
- Do you need a will or a trust, or both?
- Have you named a trustee or executor?
- Have you enacted health and financial Powers of Attorney?
- Have you thought about wealth transfer or charitable giving?

Housing
- Should you downsize?
- Can you afford a retirement/vacation home?
- Who will take care of you later in retirement?

Fun Forecasting
- What are you doing to enjoy your life?
- What bucket list items can you afford each year in retirement?