

Pre-Retirement Income/Wages/Savings

Life Insurance

- Term vs. Whole- Beneficiary
- Company vs. Individual
- Co-Succession Plan- Key Man

Real Estate

1. _____
2. _____
3. _____

College Savings

Charitable Gift Fund

Taxable

Trusts, TOD, Individual

1. _____
2. _____
3. _____
4. _____

TOTAL: _____

Pre Tax Tax-Advantage

401(k), IRA, 403(b)
Pensions (DB/PSP)

1. _____
2. _____
3. _____
4. _____

TOTAL: _____

Post Tax Tax-Advantage

Roth IRA, Roth 401(k)

1. _____
2. _____
3. _____
4. _____

TOTAL: _____

Company Assets

Public vs. Private

- A. LLC
- B. S Corp
- C. C Corp

Municipals

Appreciated Stock

Draw from first:
Withdrawals may be subject to capital gains:
WAM tries to minimize.

Draw from second:
Withdrawals taxed at ordinary income.
59 ½ years= no penalty for withdrawal
70 ½ years= required minimum distribution
Regulation 72-T SEPP allows for penalty-free early withdrawals.

Draw from last: Tax free, gift to heirs

Income Business:
Before retirement



Outside Retirement Income (Social Security, Rental, Pension)

TOTAL NET WORTH: _____

Questions:

Goals:

Suggested Changes:
