

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 levelfouradvisors.com/wkyuan to complete form online

NAME: _____
 PHONE: _____
 EMAIL: _____

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 Financial 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?

RETIREMENT

- ☐ What should I do with my previous company retirement plan?
- ☐ What should I do with my current company retirement plan?
- ☐ Is my portfolio properly diversified?
- ☐ Is my portfolio income strategy prudent?
- ☐ What will retirement look like?
- ☐ How will social security fit into my retirement plan?
- ☐ How do I manage and track my retirement plans?
- ☐ Should I roll over my 401(k)?
- ☐ Should I consider a Roth IRA or Roth 401(k)?
- ☐ What retirement targets should I consider?
- ☐ What planning steps should I take before I retire?
- ☐ What planning steps should I take now that I am retired?
- ☐ What is my retirement cash flow likely to be?
- ☐ How would a move to another state affect my income and estate planning?
- ☐ What do I need to know about Required Minimum Distributions (RMDs)?

(see back of form for additional questions)

ESTATE PLANNING

- ☐ Will my family be okay if something happens to me?
- ☐ How can I protect my estate regarding taxes?
- ☐ Should my home be included in my estate?
- ☐ What do my survivors need to know?
- ☐ What tax rules do my beneficiaries need to know?
- ☐ Where are my important estate planning documents held?
- ☐ How should I choose the beneficiaries for my retirement accounts?
- ☐ 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?

FAMILY FINANCIAL EDUCATION/ EDUCATION PLANNING

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

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FINANCIAL BASICS

- ☐ What should I do with my previous company retirement plan?
- ☐ Are my investments performing in line with my needs and goals?
- ☐ How do I keep my records secure and organized?
- ☐ Am I paying too much in taxes?
- ☐ How can I get better at budgeting?
- ☐ How can I reduce my debt?
- ☐ How can I protect my assets if the market crashes again?
- ☐ How can I make sure my investment managers are investing prudently?
- ☐ How much cash should I keep in reserve?
- ☐ Am I paying too much in fees on my investments?

FAMILY RISKS

- ☐ What if my child has to come back home after college?
- ☐ How will I care for my parents?
- ☐ What is my plan to address Long-Term Care?
- ☐ What is our family plan to care for elderly loved ones?
- ☐ How does Medicare work?
- ☐ How do I know if I have the right Medi-gap and Prescription Drug plan?
- ☐ Do I need long-term care insurance or am I self-insured?
- ☐ 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?

LIFE EVENTS

- ☐ How will property/home purchases affect my plan?
- ☐ What if I become disabled?
- ☐ What are my options if I am laid off / temporarily unemployed?
- ☐ What happens to my 401(k) when I switch jobs?
- ☐ What financial issues should we discuss before we get married?
- ☐ How do we manage our finances after getting married?
- ☐ What will happen to my assets during a divorce?
- ☐ What do I do when a loved one dies?
- ☐ What should my loved ones do if I have a medical emergency?
- ☐ Do my trusted people have access to my current legal documents?
- ☐ What steps can I take to make sure my elderly loved ones are protected?
- ☐ How do I make sure my loved ones who depend on me get help if something happens to me?

YOUR OTHER CONCERNS

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