EISNERAMPER
WEALTH MANAGEMENT
CORPORATE BENEFITS

What keeps you up at night?

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Financial Planning

- ☐ *Is there a way to aggregate all of my financial assets and track their performance and overall asset allocation?*
- ☐ *Should I allocate my IRA's, 401(k) and deferred compensation accounts differently than my taxable accounts?*
- ☐ *What to do with my year-end bonus?*
- ☐ *Should I pay off/pay down my mortgage/home equity?*

Retirement Planning/College Education Planning

- ☐ *Do I have enough money to retire?*
  If so, when can I retire? And in retirement, which pockets of money should I draw down first?
- ☐ *Should I be deferring any of my income?*
  If so, how much?
- ☐ *Should I use a 529, UGMA, 2503(c) Trust or Crummy Trust to save for my children's education?*

Asset Management

- ☐ *How can I reduce the level of risk or provide any protection to my portfolio?*
- ☐ *Am I really happy with how my investments have been performing over the past 5/10 years?*
- ☐ *Should I diversify using hedge funds or Real Estate Investment Trusts?*
- ☐ *Can I reduce the tax bill on my investments?*

Estate Planning

- ☐ *Are my estate planning documents (Wills, Trusts, etc.) appropriate, up to date and consistent with current tax codes? (How has the new tax law changes affected my documents?)*
- ☐ *Where are all my important documents? (Deed to house, tax returns, Wills, etc.)*
- ☐ *Who could my spouse turn to (that knew my entire financial picture) if something happened to me?*

Insurance

- ☐ *Do I have the right amount and right type of insurance?*
  Life; Disability? Are they coordinated with my other assets and legal documents?
- ☐ *Do I have the appropriate auto/home insurance coverage and how do I determine the proper deductibles?*
- ☐ *Should I factor the cost of long-term care into my retirement or use insurance to offset this risk?*

Tax Planning

- ☐ *How should I actively manage capital gains and losses throughout the year?*
- ☐ *Should I be considering converting to a Roth IRA?*

IF YOU CHECKED ANY…WELCOME TO OUR ADVOCACY PROCESS™

*The **Advocacy Process™** delivers comprehensive planning solutions that integrates investment management, estate planning and asset protection with coordinated tax efficiency to achieve an optimal solution catering to individuals and privately held companies.*

New York ♦ New Jersey ♦ Pennsylvania