

What are the Challenges to your Family Assets?

Yes No ?

- Do you trust that the steps you have taken will assure your assets can be transferred to the right people, at the right time, and in the right manner at your death and death of your spouse?
- Are you aware that the phase out of the estate tax is set to be reversed in 2011, creating the need for combined asset transfer strategies?
- Are you familiar with the three different ways your assets will transfer, and does your transfer plan account for each method separately?
- Are you sure you have taken into consideration the special needs of all your family members, and have you crafted plans assuring that the control of money will match the control over these needs?
- If transferring ownership of certain estate assets during your lifetime allowed you to gain more control over their legacy value, would you consider doing it?
- Is stewardship of family assets an important part of your philosophy, and are your children and grandchildren prepared for that role?
- Do you have a comprehensive understanding of the investments you currently own and how they fit into your asset allocation model?
- Do you feel informed about when pre-tax, tax- deferred investing is more advantageous and when after-tax investing is more advantageous?
- Have changing family circumstances altered the traditional order of investment goals-home purchase, college, leisure purchases, retirement-leaving timeframe conflicts to deal with?
- Are you aware that pre-tax contributions and tax-deferred growth in your qualified plan are subject to taxable required minimum distributions at your required beginning date?
- If an income-producing family member were to die or become disabled, would your family have resources to eliminate burdensome debt?
- Have you estimated personal medical and elderly care for you and your spouse and created financial resources to meet the need?

Please print and fax this test to us at 1-616-752-4567 or mail it to us for evaluation.