



Got Questions? Get Answers!

Real Estate

- Should I buy? Or rent?
- How much is my house worth?
- How can I sell quickly and for top dollar?
- Should I sell? Upsize / downsize / right size?
- Should I rent out rooms in my house?
- Is my rental an income property or a loss?
- Should I buy/sell my rental property(ies)?
- Should I move out of state—is grass greener?
- Should I remodel?
- Do I have a primary resident tax exemption?
- What are Props (58,19) and how affect me?
- Am I holding title properly?
- How to sell a probate?
- Is real estate the best investment vehicle for me?

Retirement

- Do I have enough to retire?
- How long will my money last?
- What assets to spend first, keep to last?
- How to avoid outliving my assets?
- How to review my retirement benefits?
- Should I roll over my 401(k)?
- Should I invest in the stock market?
- Should I consolidate my retirement plans?
- Should I select Traditional IRA or Roth?
- What are my 401(k) distribution options?
- What is Required Minimum Distribution?
- Should I cash in my IRA?
- Should I stretch my IRA?
- Is an Annuity right for me?

Estate Planning

- Are all my beneficiary designations current?
- Should I set up a living trust?
- Power of attorney issues
- Executor/trustee responsibilities
- If I get a living trust, should I make a child a survivor trustee?
- How often should I review my living trust?
- Who do I need to notify if my spouse dies?
- What do I want to happen to my home?
- Should I leave my house for my kids?
- How can I care for my needs and also leave a legacy for my children?
- Can I create a legacy for my grandchildren?
- How can I help my kids prepare for their retirement now-time value of money?

Mortgage

- Should I pay off my mortgage quickly? How?
- What's the right mortgage for me? 5 year, 7 year, 15 year, 30 year, etc.?
- Should I refinance?
- Is my credit score the main factor?
- Is it all about the rate, the rate, the rate?
- Should I impound / escrow my tax and insurance payments?
- My mortgage is paid off, so I don't need much insurance, right?
- Is a reverse mortgage right for me?

College

- What will college cost?
- What are savings options
- Is 529 college planning right for us?
- Do we qualify for financial aid or FAFSA?
- Should I choose State or Private schools?

Life Happens

- How to plan for wedding?
- What to do when a relative dies?
- Should I review my fire insurance coverage?
- New job/career – help with benefits review?
- New job/career—what to do with old 401(k)?
- Received a cash settlement – can it last?
- Life insurance – how much is too much?
- Divorce/Spouse Dies – now I'm on my own?
- Grandchildren—can I leave a legacy for them?

Eldercare

- Should I get long term care insurance?
- How to plan my care so not a burden to kids?
- How to plan care for my aging parents?
- How to make sense of Medicare?
- Should I move in with my kids?

Financial Basics

- How to organize my financial records?
- How to create a household budget?
- How to reduce debt – which ones first, last?
- How to get help with a big-picture plan?

*Jan Wilson, Finance Risk Manager and R.E.A.L. Coach www.gardenparkfirm.com
Retirement Expenses Assets and Lifestyle Coach
jan@mygardenpark.com 714-719-0048
DRE#01186418 NMLS#251084 Ins #0F71082*

This form is intended to facilitate discussion only. Adviser is neither an attorney nor a tax preparer and does not render such advice. Please consult with your personal tax and legal counsel as appropriate.