



Tax & Estate Planning

Portfolio Management, Rebalancing

income with growth

growth & income

Cash Needs Planning

Diversify Company ESOP Shares

Zero-Debt NO Mortgage

Sell or Amortize Business Interests?

growth

Tuition Planning

Social Security & Medicare

Charitable Giving

Avoid Debt

1st Home Purchased



Down-size house

Leave nothing undone, communicate final wishes

Health and Disability Insurance

Life Insurance, for mortgage/loss of income

Working

Retired

Captain PIA

- ✦ Will, Health Proxy, Designated Beneficiaries
- ✦ Personal P&L Statement (income & expenses)
- ✦ Personal Balance Sheet (assets & liabilities)

Health & Lifestyle Decisions (heart, mind and soul)