

- JOE & SALLY CLIENT -

123 Main Street, Colchester CT

BACKGROUND

Joe & Sally are focusing on establishing strategies for ... During retirement, they plan ...

RECOMMENDATIONS

The foundation for meeting goals is ... To achieve their goals, I recommend:

Estate Planning

- ⊕ If necessary, meet with an attorney to ...
- ⊕ Ensure beneficiary information is up ...

Cash Flow & Expenses

- ⊕ Based on the expenses provided, all line items appear ... To accomplish all goals, establish a ... As goals are accomplished, adjust the ...
- ⊕ Using some of the funds in the ..., payoff ...

Investments & Insurance

- ⊕ *Life Insurance*: Complement the employer plan with ...
- ⊕ *Education Goals*: Establish 529 accounts and contribute monthly to ...
- ⊕ *Lifestyle Goals*: Every family has goals and objectives outside of ... While some of the near term goals ... Therefore, once the debt is eliminated ...
- ⊕ *Retirement Planning*: **Maintain contributions to the employer plans to ... **Complete the approved ... **Once the non-retirement savings levels are reached increase ... **Given the current estimates, commencement ...

Structured Savings

- ⊕ Achieve unique accounts and balances for ... Contribute monthly to ...