



FAMILY WEALTH TRANSITIONS – MEETING AGENDA

Part I - Present Day – Why are we here?

- Review account registration (IRA's, Trust, etc.)
- Review Balances and Investment allocation
- Summary of financial plan
 - Review the projected income needs from the portfolio
 - Estimated total spending over client's Life Expectancy
 - Projected portfolio growth or draw down estimates (safety margin at LE)
 - Potential impact of Medical & Long Term Care expenses

Part II - Future Considerations

- Review current Estate Plan
 - Successor Trustees, IRA beneficiaries, DPOA's, and healthcare directives
 - Explain the role of heirs
 - Discuss any Estate Plan Directives and/or Estate settlement issues
 - Real Estate, Land, or personal property
 - Business Owners Succession plan
 - Charitable wishes
 - Special Needs planning
 - Review current Tax laws and projected impact to the Estate
 - Estate Tax – Federal and State
 - Income Tax – Federal & State
 - Inheritance tax – if applicable
 - Inherited IRA's – beneficiary options & tax impact

Part III – Future Communications & Planning

- Regular Family review (set a future meeting? Annual, bi-annual?)
 - Ongoing family communication is the key to successful Estate Plans
- Additional Resources & Planning
 - RFA offers heirs a financial plan
 - Recommended adjustments or updates to the Estate Plan