



Financial Planning Areas

On the back of this sheet, check which items have impacted your financial situation or you would like to discuss with your Financial Planner.



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Financial Position

- Aligning cash flow with goals
- Considering the sale of a major asset like your home, business or other real estate
- Changing jobs, getting married, divorced, or moving
- Adding to family through birth or adoption
- Loss of a loved one
- Receiving a gift or inheritance



Risk Management

- Evaluating debt repayment and consolidation opportunities
- Reviewing Home, Auto, Umbrella protection for inefficiencies and cost savings
- Analyzing life and disability protection needs, and reviewing current coverages
- Reviewing assisted living needs for family member
- Explaining employee benefits and determining best options for enrollment

Wealth Accumulation



- Aligning investment strategy and risk with underlying goals
- Understanding current positions and expenses
- Consolidating and simplifying investment accounts
- Examining new investment opportunities
- Establishing savings plan for major goal i.e. Education



Tax Management

- Analyzing income tax strategies
- Developing strategies to minimize lifetime taxes
- Managing capital gain/loss



Retirement Planning

- Timing for Social Security and Distribution planning
- Analyzing current retirement readiness
- Determining tax benefits of Roth IRA conversions
- Maximizing 401(k) or IRA contributions
- Discussing potential impact of health care on savings
- Understanding retirement goals overall income strategy i.e. Social Security, Pensions, Part-time
- Preparing to exit your business

Estate Planning



- Creating cohesive strategies with Attorney, CPA
- Reviewing beneficiary designations
- Establishing charitable giving plan
- Understanding impact of any new tax laws
- Reviewing estate documents (wills, trusts)
- Planning for the succession of a business
- Analyzing estate tax implications