



## 10 Questions That Your Financial Advisor Should Have an Answer for...

1. How much reserve cash is appropriate for my family to have in the event of job loss or emergency?
2. How should I protect my assets to ensure my retirement income needs are met?
3. What amount of tax loss harvesting is appropriate given current market conditions?
4. How should I adjust my insurance portfolio as a result of market declines, company failures and to improve cost efficiency?
5. How should I structure my estate plan given the current administration's views of continuing the estate tax?
6. How much should I be allocating to retirement plans and deferred comp with expectations of income taxes and capital gains taxes rising in the future?
7. What amount and what type of assets should I be gifting out of my estate annually?
8. Is there a better way to plan my charitable giving to potentially increase the benefits that can be achieved for both the charity and myself?
9. Based upon my tax bracket, what is the best way to save for college?
10. Do I have the correct amount and type of Homeowner's Insurance and Umbrella Coverage for my family?

**Is my current advisor answering all of these questions? If not, why not?**