



Planning for Every Stage

Common Financial Topics by Age Range

Debt Management

- Control Spending
- Optimize Savings
- Graduate School
- First Job

<35

Basic Financial Goal Plan

- Pay Off Student Debt
- Save for Retirement
- Marriage
- Children

<45

Comprehensive Financial Plan

- Fund Children's College
- Start a Business
- Caretaker for Elderly Parent
- Divorce
- Disability

<55

Financial Plan

- Timing Retirement
- Social Security Optimization
- Secure Income Analysis
- Tax Planning

<65

Financial Plan Preservation

- Health Event
- Death of Spouse
- Estate Optimization
- Charitable Gifts

<75