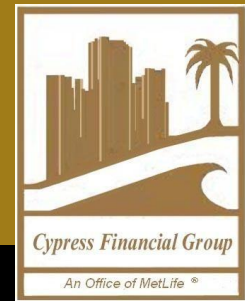


Six Areas of Financial Planning



Cypress Financial Group

Protection Planning

- Disability options
- Long-term care
- Umbrella liability
- Life Insurance
- Medical/Health
- Property & Casualty
- Deductibles vs. cash reserves
- Policy status
- Policy loans
- Beneficiary designations
- Special needs situations
- Alternate/Additional coverage

Investment Planning

- Asset Allocation
- Education planning
- Lump-sum accumulation
- Options/stock/non-qualified deferred compensation
- Ongoing investment fees
- Risk tolerance
- Tax implications
- Cost Basis
- Time frames
- Diversification strategies
- Dollar-cost averaging
- Market timing

Financial Position

- Financial Position
- Cash reserve levels
- Cash Reserve Strategies
- Debt Mgmt.
- Cash flow mgmt
- Net Worth
- Discretionary income
- Expected large inflow/outflow
- Lines of credit

Tax Planning

- Tax reduction
- Tax deferral
- Tax avoidance
- Future taxes due
- Withholding
- Tax diversification
- Qualified investments
- Non-qualified investments
- Effects of liquidation
- Filing status
- Business ownership
- Non-traditional ownership

Retirement Planning

- Minimum distributions
- Pre-591/2 strategies
- 401ks
- IRAs
- Medicare/Medigap
- Social Security
- Roth conversions
- Income streams
- Income stream transitions
- Health care
- Tax transitions
- Risk tolerance transition
- Timing issues

Estate Planning

- Estate balancing
- Capital transfer
- Asset ownership
- Trusts
- Wills
- Trust funding
- IRD
- Succession planning
- Special needs dependents
- Minor children
- Generations skipping
- Short-term life expectancies
- Estate liquidity