

Joseph Caccippio Financial Advisor

Planning Discussion Guide: Retirement & Investment Planning

- What does retirement look like to you? What interests or aspirations do you want to pursue?
- What hurdles exist to accomplish those goals?
- Do you have any plans for a major purchase such as a business, travel, or a new residence?
- Identify primary and secondary sources of income
- Have you identified strategies for Social Security and Medicare?
- Identify all pensions and requirements for distributions
- List your assets, liabilities and components of your compensation package.
- Review your investments, account types, titling and beneficiaries
- What are your plans for transitioning your business?
- Do you have plans for acquiring or starting a new business venture?
- How are you positioned to fund any planned or unexpected events?
- How are you using credit to support your cash flow and liquidity needs?
- What strategies are you using to help reduce your tax liability?
- Who are your beneficiaries?
- How are your investment objectives aligned with your personal values?
- Identify tax-efficient strategies for creating retirement income

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