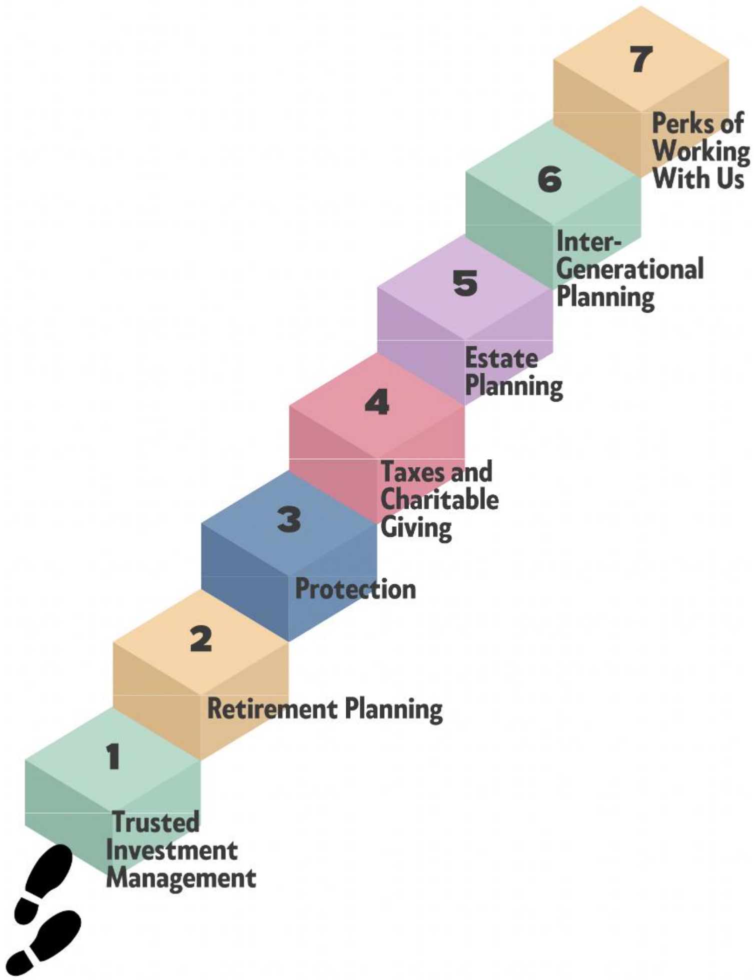
Manageable Steps to Financial Success

North Idaho Investment Group of Wells Fargo Advisors



Our life work and mission is to help people gain financial clarity.

Clarity is the ability to see beyond the surface and understand the deeper meaning of a situation. *Clarity allows us to speak with confidence. It helps us bring purpose and understanding to your unique situation.*

Investment and Insurance Products: NOT FDIC Insured/NO Bank Guarantee/MAY Lose Value

Trusted Investment Management.

☐Investment selection to meet your goals
☐Custom portfolio design and implementation
☐Your own personal financial review
☐Maintaining portfolio alignment with rebalancing
☐Asset allocation – Don't have all your eggs in one basket
☐Asset location strategies for tax efficiency
☐Understanding my performance return
☐What level of fluctuation risk am I taking
☐Monitoring plan - staying on target for your goals
☐Net worth statement
☐Understanding the markets, historic trends and outlook
☐Experienced first-class research

Retirement Planning-It Doesn't Have to Be Overwhelming.

☐When is the right time
☐Cash flow / income and expenses = $'s in and $'s out
☐Pension choices and what's right for your family
☐Employer retirement plan's - what do I do with my 401K
☐Social Security planning and when to start
☐Medicare - alphabet soup of choices
☐Probability of retirement success - Monte Carlo
☐Goal tracking - can I take that trip to Europe
☐What happens to my business next
☐Sources of income analysis
☐How much is enough
☐How to replace your paycheck for life

Protection.

☐Erosion of purchasing power and the role of inflation
☐How do I limit market volatility with my investments
☐What does protecting my investments even mean
☐Is it feasible to maintain my nest egg and not risk it
☐How do I protect my income sources
☐Do I still need life insurance in retirement
☐What does long term care insurance cover
☐What if I have to stop working early for health reasons
☐How do I protect those I care about the most
☐What does my current insurance do for me and do I have enough

Taxes and Charitable Giving

☐I have enough, now what
☐Am I paying too much in taxes
☐What to do with a stock that has grown and not pay taxes
☐Gifting from my IRA to reduce taxes
☐Why do I have to take money out of my retirement account
☐Are there non-profits I want to support

Estate Planning.

☐What can I do to help those I care about now
☐I want to help my family now while I can see them enjoy it
☐What does a trust do for me
☐I have a will, is that enough
☐When I am gone does it matter what happens and who cleans up the mess
☐How to avoid dis-inheriting your own children

Inter-Generational Planning

☐Can I be more generous with my money
☐Account ownership and beneficiaries - what does it all mean
☐Sandwich generation woes / helping mom, dad and the kids without hurting my plan
☐What about that family member that can't handle finances
☐I want to help my kids or grandkids with education
☐On a scale of 1-10 what level of dysfunction is in my family
☐My kids need to understand the plan
☐How can I help my family now and in the future

Perks of Working with Us.

- Sounding board – We can help your family and friends with no pressure
- Collaborate with your accountant, attorney, banker and other professionals
- State of the art online banking tools
- Educational events - fun, educational, and relevant
- Exceptional and compassionate team of experts - each team member has a specialty
- We are here to guide you through it / un-anticipated and anticipated transitions (divorce, job loss, career change, illness, care taking, loss of a loved one)

North Idaho Investment Group of Wells Fargo Advisors
2100 Northwest Blvd Suite 180 | Coeur d'Alene, ID 83814
www.northidahoinvestmentgroup.com