

FINANCIAL INDEPENDENCE DISCOVERY ASSESSMENT



What's Your Plan for Financial Independence? SM

Is your current financial plan built on best guesses and hope?

Use these questions to bring clarity, precision, and confidence to your planning and priorities.

Financial Planning

1. Do you have a comprehensive financial blueprint providing progress markers and clear guidance for your annual decision making process?
2. Are you confident your current accumulation strategy will fully support your desired retirement lifestyle without outliving your money?
3. Do you have a thoughtful retirement income distribution strategy that turns your savings into tax-optimized income?
4. Does your current planning intentionally reduce taxes across all three measurement dimensions: annual, lifetime, and legacy?
5. Are you open to exploring advanced planning strategies designed to go beyond traditional 401(k) and IRA limits to accelerate retirement savings and minimize taxes over time?

Wealth Management

1. Are you receiving personalized investment guidance on all your assets—including your 401(k), brokerage accounts, and private holdings?
2. Are you proactively using hedging or downside protection strategies to limit portfolio losses during major market declines?
3. If you meet Qualified Purchaser status, can you access hedge funds and private equity or credit strategies within your portfolio?
4. Have you built in access to tax-free capital within your portfolio for both unexpected emergencies and timely opportunities?
5. Are you minimizing annual taxes on your non-retirement portfolio or losing return to avoidable tax drag?

Risk Management

1. Is your disability income protection plan scaled to your personal earnings, or are you relying on a group policy designed to serve the broader firm, not your specific lifestyle?
2. Have you structured your wealth in ways that shield a meaningful portion from future creditors or legal claims?
3. Have you planned how you'll cover high medical and long-term care costs in retirement without burdening your family or draining your legacy?
4. Is your life insurance strategy tailored to replace not just your income—but also preserve your legacy, estate, and family's lifestyle?
5. Have you put safeguards in place to protect your legacy if death occurs during a bear market when portfolio values may be temporarily depressed?

Tax/Legacy Matters

1. Has advanced AI software analyzed your tax return to uncover opportunities to reduce annual, lifetime, and legacy tax burdens?
2. Have you projected how rising Required Minimum Distributions could mean higher tax brackets and higher Medicare premiums in retirement?
3. Have you modeled a multi-year Roth conversion strategy to balance current taxes with lifetime and legacy savings for you and your heirs?
4. Have you calculated how changes to the Inherited IRA rules could impact the tax brackets of your beneficiaries due to distribution requirements?
5. Have you explored how a Wealth Replacement Trust can offset the wealth lost to income and estate taxes and build a multi-generational legacy?

If these questions sparked uncertainty or curiosity, let's talk.

To schedule a confidential discovery call and explore whether ASG is a comfortable fit for you—and you for us—email **Brooke Holden** at brooke.holden@mystrategyteam.com to arrange a time that's convenient to get better acquainted.

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