

# FINANCIAL INDEPENDENCE DISCOVERY ASSESSMENT



What's Your Plan for Financial Independence? <sup>sm</sup>

Retirement isn't the end of planning, it's when the right planning and the right advisors matter most. Use these questions to evaluate your relationships, sharpen your strategy, and secure your legacy.

## Financial Planning

1. Do you have a comprehensive retirement blueprint that provides year-by-year guidance as you transition from work to and through retirement?
2. Are you confident your assets are structured to sustain your retirement lifestyle, without risking longevity shortfalls or forced downsizing later in life?
3. Have you planned your Social Security claiming strategy to reduce taxes and maximize lifetime benefits?
4. Is your retirement planning intentionally structured to reduce taxes across all three dimensions—annual, lifetime, and legacy?
5. Are you open to strategies that convert retirement savings into flexible, tax-efficient income for you and your heirs?

## Wealth Management

1. Is your 401(k) limited to cookie-cutter options, or can it be tailored with personalized portfolio strategies?
2. Is your portfolio equipped with strategies to protect against major market declines—especially when there's less time to recover?
3. If eligible, are you taking advantage of exclusive investment opportunities like hedge funds, private equity or private credit?
4. Have you structured your portfolio to include tax-free capital you can access without disrupting your long-term investment strategy or triggering unnecessary taxes?
5. Are you losing portfolio return to avoidable tax drag on your non-retirement assets or are you proactively managing for after-tax performance?

## Risk Management

1. Do you understand how your Medicare choices and timing can impact your out-of-pocket costs, access to care, and long-term financial security?
2. Is a meaningful portion of your wealth structured to protect against future legal claims, medical expenses, or family-related liabilities?
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 coverage adequate to provide for dependents, preserve your estate, or define your legacy?
5. Have you safeguarded your legacy against the risk of dying in a down market—when portfolio values may be temporarily depressed?

## Tax/Legacy Matters

1. Have you calculated how increasing Required Minimum Distributions could push you into higher tax brackets and drive up your Medicare premiums?
2. Has anyone modeled a multi-year Roth conversion strategy to help you reduce lifetime and legacy taxes while controlling annual tax impact along the way?
3. Has advanced AI software analyzed your tax return to uncover opportunities to reduce annual, lifetime, and legacy tax burdens?
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 wealth lost to income and estate taxes and help create 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](mailto:brooke.holden@mystrategyteam.com) to arrange a time that's convenient to get better acquainted.

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