

WHAT MATTERS MOST TO YOU?

A short exercise for the years ahead

Financial and longevity planning is ultimately about more than money.

It is about having the resources, plans, and people in place to live well, care for the people who matter to you, and make good decisions as life changes.

Before our next conversation, take a few minutes to review the areas below.

Check the areas that matter to you.

☐ FINANCIAL CONFIDENCE

Wealthspan Retirement Tax Planning

- Know how much I can comfortably spend throughout retirement
- Feel confident that my money can last for the rest of my life
- Stress-test my plan for longevity, inflation, market declines, and healthcare costs
- Coordinate Social Security, pensions, investments, and retirement accounts
- Develop a tax-smart strategy for withdrawals in retirement
- Evaluate Roth conversions and Required Minimum Distributions
- Manage taxes over my lifetime, not simply year by year
- Understand the financial impact if one spouse lives much longer than the other
- Prepare financially for long-term care
- Simplify and organize my financial life
- Understand what I can afford to give to children, grandchildren, or charity
- Know whether estate taxes could affect my family
- Understand whether my current financial plan is really on track

☐ INVESTMENTS WITH A PURPOSE

The Portfolio Should Serve the Plan

- Make sure my investments reflect my goals and the life I want to live

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- Know whether I am taking too much, or too little, investment risk
 - Improve diversification
 - Reduce unnecessary investment costs or commissions
 - Improve the tax efficiency of my portfolio
 - Coordinate investments across taxable, IRA, Roth, and other accounts
 - Create a disciplined strategy for generating retirement income
 - Consolidate or simplify accounts
 - Have someone proactively monitor and rebalance my portfolio
 - Make investment decisions based on a long-term plan rather than market predictions
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□ ESTATE, LEGAL & LEGACY PLANNING

Protecting People, Wishes, and What You Have Built

- Make sure my Will or Trust reflects what I want today
- Review financial and healthcare Powers of Attorney
- Review my Advance Healthcare Directive
- Make sure beneficiary designations coordinate with my estate plan
- Minimize unnecessary probate
- Address Washington estate tax exposure
- Protect a surviving spouse
- Plan for children or grandchildren
- Address a blended family or second marriage
- Plan for a family member with special needs
- Protect against financial exploitation or incapacity
- Plan for business or real estate interests
- Create a meaningful charitable or family legacy
- Make sure my family understands the plan before a crisis occurs

□ LONGEVITY PLANNING

Living Well for the Long Run

- Stay healthy, active, and strong as long as possible
- Make the most of the healthy years ahead, not simply prepare for later life

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- Think through where and how I want to live as I get older
 - Have a plan if my health or care needs change
 - Prepare for the possibility of dementia or cognitive decline
 - Avoid a forced move or crisis-driven care decision
 - Understand how future healthcare and long-term care could work
 - Reduce the burden on my spouse, children, or other loved ones
 - Make sure the right people know my wishes and can step in if needed
 - Plan confidently for aging independently or without nearby family
 - Have trusted resources to turn to when health, housing, or care issues arise
 - Spend more intentionally on experiences, travel, family, and things that make life meaningful
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□ WHAT IF LIFE DOESN'T GO ACCORDING TO PLAN?

I would like to feel better prepared for:

- A major market decline
- A serious illness
- The death of a spouse or partner
- Dementia or incapacity
- A major change in housing or care needs
- An unexpected family responsibility
- A change in tax laws or financial circumstances
- Living substantially longer than expected
- Family disagreement or confusion during a difficult time

The “what if” that concerns me most is:

WHAT WOULD YOU VALUE MOST FROM AN ADVISORY RELATIONSHIP?

Check the things that would make an advisory relationship especially valuable to you.

- ☐ A comprehensive financial plan, not simply investment management
- ☐ One coordinated strategy connecting my finances with the rest of my life

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- ☐ Proactive advice rather than waiting for me to identify problems
- ☐ Help thinking ahead about health, housing, care, and longevity
- ☐ Integrated estate and legal planning
- ☐ Tax planning coordinated with investment and retirement decisions
- ☐ Clear recommendations and help implementing them
- ☐ Someone who can help coordinate my other professionals
- ☐ A resource my spouse or family can turn to when needed
- ☐ Regularly revisiting the plan as life changes
- ☐ A fiduciary relationship with clear, transparent fees
- ☐ Less complexity and greater confidence that everything fits together
- ☐ Meeting with my loved ones to share the plan and tools we've put in place to make things easier for them

One year from now, what would have to be different for you to say, "I'm really glad we addressed this"?

A NEW PLAYBOOK FOR LONGER LIVES

We are living longer. Sixty-five is a beginning, not an end, and the way we prepare for the decades ahead needs to evolve with it.

At S.R. Schill & Associates, we bring together financial planning, investment management, estate planning, and longevity planning to help simplify the complexity of living well across longer lives.

Our goal is simple: help you live your best life now, protect your autonomy, ease future burdens on the people you love, and align your resources with what matters most.

Bring this exercise to our next conversation.

We'll use your priorities to focus our discussion on the areas where thoughtful planning could make the greatest difference.