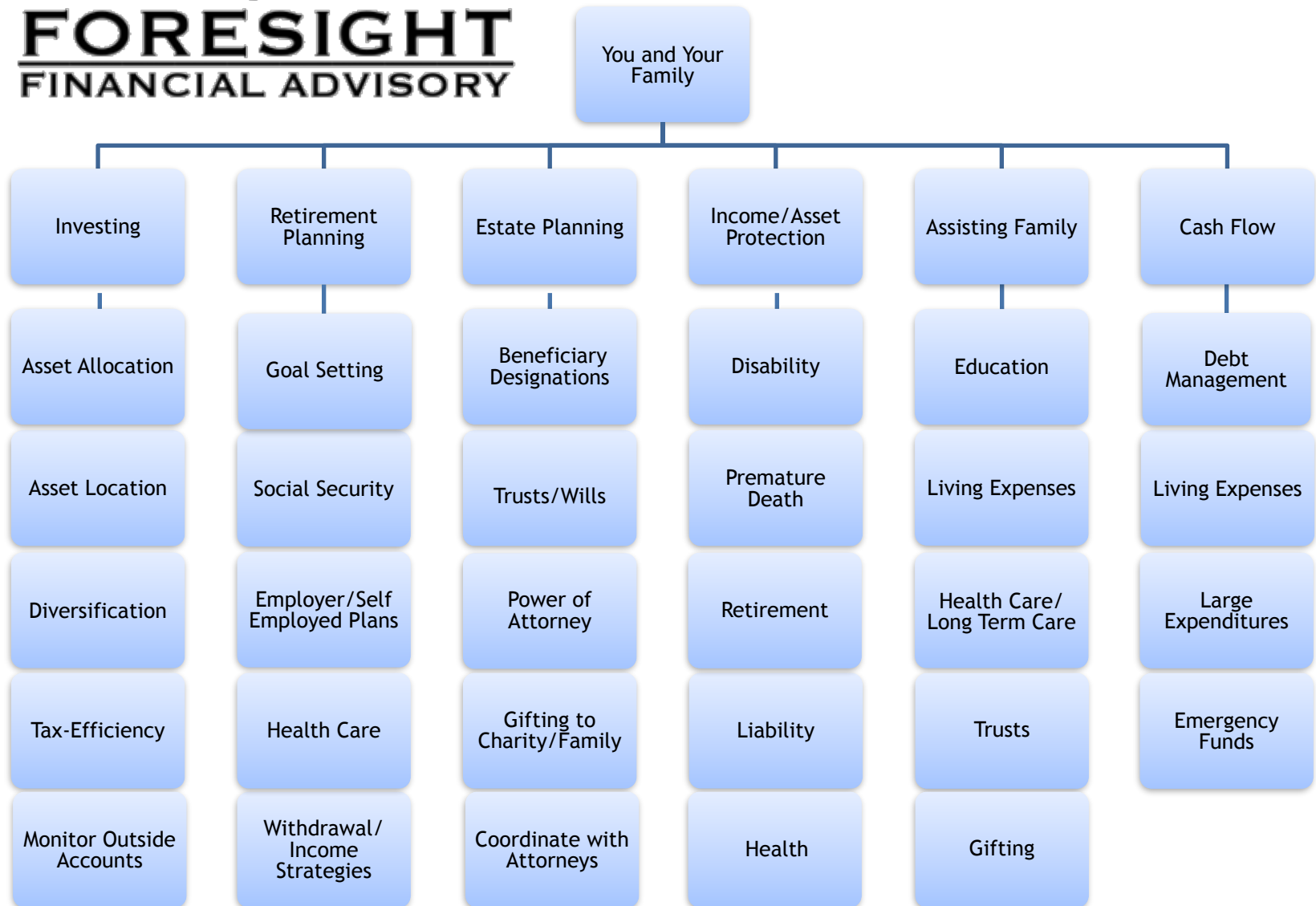




FORESIGHT

FINANCIAL ADVISORY



Investment advisory services are offered through Foresight Financial Advisory LLC, a registered investment adviser offering advisory services in the State of Florida and other jurisdictions where registered or exempted. Main Office: 19000 Portofino Cir Apt 101. Tel: (561) 254-8638. This communication is not to be directly or indirectly interpreted as a solicitation of investment advisory services to residents of another jurisdiction unless otherwise permitted.

WEALTH PLANNING

Investing

Asset Allocation: Has your portfolio been created by design or just by default?

Asset Location: Do you have the right investments in the right account?

Diversification: Do you have exposure to any unnecessary risk?

Tax Efficiency: What tax-sensitive investment strategies have you employed?

Monitor Outside Accounts: How are all of your accounts working together?

Retirement Planning

Goal Setting: Do you know what you need, how to get it and when you will need it?

Social Security: What is your strategy on when to begin taking Social Security? Why?

Employer/ Self-Employed Plans: What plan option is best for you and or your company?

Health Care: What research have you done in regards to how much your health care costs might be for the rest of your life?

Withdrawal/Income Strategies: What are the best and most tax efficient strategies to make sure you don't outlive your assets?

Estate Planning

Beneficiary Designations: Do all of your accounts currently have beneficiaries?

And are they the right beneficiaries for those particular accounts?

Trust/Wills: Do you currently have any trusts or wills created? Do you need them? Are they up to date?

Power of Attorney: Who will help out if you need them to?

Gifts to Charity/Family: Is your generosity towards helping others being accomplished in the most efficient manner?

Coordinate with Attorneys: Are all of your Advisors working together towards to same goal?

Income/Asset Protection

Disability: Are you and your family adequately taken care of if you became disabled?

Premature Death: Have you sufficiently determined what needs to be in place to make sure things go as smoothly as possible for your loved ones in the event something happened to you?

Retirement: Are you concerned about running out of money in retirement? What preparations or sacrifices have you considered to make sure this doesn't happen?

Liability: Are you personally liable for any unforeseen events?

Health: Are you and your family covered both adequately and cost effectively?

Assisting Family

Education: Do you plan on assisting with education costs? Are you doing it in the most efficient manner?

Living Expenses: Are you assisting your children, parents or other family members? Can you afford this? Are you avoiding gift tax? Does this expose you to any other unforeseen issues.

Health Care/Long Term Care: Do you understand the health care needs of your parents? Or of a child that needs special attention.

Trusts: Could a trust be a better vehicle to assist with providing financial support to your loved ones.

Gifts: If you are financial supporting family and/or your favorite charities are you doing so in the most tax efficient manner.

Cash Flow

Debt Management: Can borrowing actual improve your balance sheet? Can you afford it? How should you pay it off?

Living Expenses: Are you really living within your means? Is your income really being allocated to the areas that are most important to you overall financial well being.

Large Expenditures: Can I afford it? Is now the time? How will I fund this purchase?

Emergency Funds: Are you covered if unexpected expenses arise without being negatively impacted?