TANDEM WEALTH MANAGEMENT
MOVING FORWARD TOGETHER

Newsletter - September 2015

No Better Time to Review Your Financial Plan

Fall is one of my favorite seasons. I enjoy the back to school excitement, the beautiful colors, and the atmosphere of re-engaging. There is no better time to review the Financial Plan that we have created together. Determining if you are on the right path financially is a dynamic and on-going process. As your life changes, so do your financial needs. Below is a partial list of items that we continue to evaluate as we review and update your Financial Plan.

On-going Considerations
* Managing your investments for your risk tolerance
* Coordinating with your attorney so that your beneficiaries reflect your Estate Plan
* Working with your CPA to help minimize tax consequences
* Helping you understand current economic conditions
* Being your financial sounding board - refinancing, business buyouts, debt reduction, etc.

Retirement Saving Phase - Am I saving enough?
* Determining the savings rate that will help you reach your retirement goals
* Determining your Life Insurance needs

Retirement Spending Phase - How much can I spend?
* Determining the best time to retire
* Deciding when to take Social Security to optimize your benefits
* Creating a Retirement Spending Plan
* Working with your CPA to minimize tax consequences on distributions
* Re-evaluating your Life Insurance and Long Term Care needs

I look forward to the opportunity to review and update your Financial Plan. Please call my office at 231-486-6188 to schedule an appointment.

Kind regards,
Meghan

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