



**Hentch Solutions**

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## 4 Cornerstones to Planning

(Budget Review)

### #1 - WEALTH ACCUMULATION

- SAVINGS
- TRUST INCOME/INHERITANCE
- 401K/403B/457/PENSION
- TRADITIONAL IRA/SEP-IRA/ROTH
- SOCIAL SECURITY
- REAL ESTATE
- BROKERAGE/SAFE MONEY
- BUSINESS OWNERSHIP

AGE 30 40 50 60

### #2 - WEALTH DISTIRBUTION

- BUDGET DEVELOPMENT
- DEBT REDUCTION
- INCOME STRATEGIES
- LONGEVITY PLANNING
- STRETCH FOR HEIRS

62.5 65 70.5 75 80 90

### #3 - WEALTH PROTECTION

- LIFE INSURANCE
- HEALTH CARE/MEDI-CARE
- DISABILITY INCOME
- CRITICAL ILLNESS PLANNING
- LONG TERM CARE PLANNING
- PROPERTY AND CASUALTY (LIABILITY)

### #4 - WEALTH TRANSFER

- LIVING/WILL TRUST PLANNING
- POA UNDERSTANDING
- ESTATE TAX PLANNING
- CHARITABLE GIVING
- LEGACY PLANNING