

PLANNING FOR OUR FUTURE

CAREER

1. Are you currently working?
 - Yes
 - No (skip question #2 and go to question #3)
2. If currently working, when do you see yourself retiring?
 - In the next year
 - In five years
 - In ten years
 - I plan to work until the day I die (*skip question #3 and go to question #4*)
3. What do you want to do after you retire?
 - Travel internationally and domestically
 - Move closer to my family
 - Dedicate more time to my hobbies
 - Start a new career

FINANCES

4. Which statement best describes your view on funding your lifestyle once you or your spouse reach the age of retirement?
 - We both plan on working for the foreseeable future
 - One of us will retire while the other continues working
 - Only one spouse currently works, so when that spouse retires we will live on their retirement account/pension
 - We will both retire at the same time and use our retirement accounts/pensions as our income
5. When do you plan to withdraw the required minimum distributions from your retirement account?
 - I do not have a retirement account
 - I am going to withdraw as soon as possible
 - I am waiting as long as possible
 - My financial advisor and I have strategically determined the best time for me to start withdrawing
6. Is there enough money (social security, retirement accounts, investments, etc.) to support both you and your spouse for your combined lifetimes?
 - Yes, I have already discussed this matter with my financial advisor
 - Yes, I think so
 - No, and this is a huge concern for me
 - No, but I am not concerned
 - I do not know

ESTATE PLAN

7. Do you have an estate plan?
- Yes, I met with my attorney within the past two years
 - Yes, but it has been a while since the documents were created
 - Yes, I created my own plan online
 - No, and I do not know what an estate plan is
 - No, it is only for the wealthy
 - I do not remember
8. Have you chosen someone to make decisions for you if you are unable to make them for yourself and to wrap up your affairs when you pass away? Do you have a list of backup people?
- I have named my first-choice person and two backup people in my estate plan
 - I have named my first-choice person and one backup person in my estate plan
 - I have named only my first-choice person in my estate plan
 - I know who I want to name but I have not created official documents
 - I do not know who to choose
9. How do you want your money and property divided at your death?
- I want everything to go to my spouse
 - I want everything to go to my children from a previous relationship
 - I want 50 percent to go to my spouse and 50 percent to go to my children from a previous relationship
 - Other:

 - I do not know
10. If you are leaving money and property to your spouse, how do you want your spouse to receive it?
- I want it to go to my spouse directly so they can use it as they see fit
 - I want the money and property to go into a trust for my spouse's benefit so it is protected from creditors and predators but also allows my spouse to meet all of their ongoing needs
 - I want the money and property to go into a trust for my spouse's benefit but with strict rules about what the money and property can be used for because I want what is left over to go to someone else

RESULTS: NUMBER OF SAME ANSWERS

8-10: Congratulations! The two of you seem to be on the same page when it comes to planning your future. Your next step is to meet with your advisor team (financial advisor, certified public accountant, and estate planning attorney) to ensure that your accounts and property are in order so that the two of you can be properly provided for and protected.

4-7: Nice work! Although there are a few areas where you and your spouse did not agree, your advisor team (financial advisor, certified public accountant, and estate planning attorney) can assist you with working through these areas and crafting financial and estate plans that further your mutual goals.

0-3: Don't worry—even though there are several areas that need to be addressed, you can still create financial and estate plans that further your goals and protect those you care about. It is critical that you work with your advisor team (financial advisor, certified public accountant, and estate planning attorney) to create a plan to make sure that your wishes are carried out.

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