



Life Transitions

When is a good time to see a financial planner? At least once every year and at times when changes are occurring in your life:

Family/Relationships	Experiencing Now	Anticipate short-term (1-3 years)	Anticipate long-term (3+ years)
Getting married			
Getting divorced			
Having a child			
Wanting to provide for a child with special needs			
Helping your child enter college			
Children growing up and leaving home			
Wanting to gift to children or grandchildren			
Caring for parents			
Coping with personal injury or illness (self/family/kids)			
Having disability or long-term care needs			
Dealing with the death of a spouse or a family member			
Begin or end school (self/kids) (advanced degree)			

Business/Career	Experiencing Now	Anticipate short-term (1-3 years)	Anticipate long-term (3+ years)
Starting a new job			
Job promotion			
Losing a job			

Experiencing failure of a business			
Contemplating a career change			
Preparing for retirement			
Considering early retirement			

Finances/Home	Experiencing Now	Anticipate short-term (1-3 years)	Anticipate long-term (3+ years)
Change residence/buy a home/major remodel			
Taking out a new home loan			
Buying a second home or vacation home			
Experiencing a change in your financial situation			
Sudden wealth through an inheritance or winning the lottery			
Experiencing extensive decline of investment assets			
Trying to get out of debt			
Evaluating a new investment possibility			
Contemplating the sale of assets with large taxable gains			
Taking advantage of a financial opportunity			
Achieving financial independence			
Contemplating charitable giving			
Wanting to accomplish something important in life			

Changes cause stress even when some are joyous events. Most changes will have an impact on your financial well-being. We can help you make smart decisions.