



Fusion
FINANCIAL GROUP



20s

- Student loan review
- Corporate retirement plan options: set contributions at 10%-15% of earned salary and adjust for any bonuses or raises
- Budget analyses
- Resist cutting back or delaying savings for retirement
- Establish emergency cash pool



30s

- Prioritize saving for retirement; there is no loan or financial aid programs to help pay for retirement
- Risk analysis
- Protect assets
- Education fund plan
- Debt management
- Beneficiary assignment
- Career benefit & compensation review



40s

- Optimize retirement savings by maximizing 401k contributions and exploring options to contribute to an IRA or Roth
- Estate plan review
- Integrate financial planning strategies
- Inheritance plan



50s

- Consider healthcare liabilities
- Fund retirement “catch-up” provisions
- Evaluate eldercare needs
- Generational financial education
- Establish a “career-optional” income strategy



60s

- Social Security & Medicare planning
- Implement “career-optional” income strategy
- Consolidate accounts for effective planning
- Evaluate portfolio risk, in advance of retiring



70s+

- Wealth-transfer plan
- Family-wealth briefings
- Philanthropic endeavors
- Tax & trust strategies
- RMD withdrawal strategy
- Return on life