

# Wealth Planning Issues

Hoosier Hills Estate Planning Council  
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Presented by  
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- I. Wealth Planning
  - a. What is it?
  - b. Getting clients in planning mode
  - c. Establishing goals
- II. Importance of Contingency Planning
  - a. Insurance to replace income and assets
  - b. Emergency funding
  - c. Long-term care coverage
- III. Income Tax Planning
  - a. Managing tax rates
  - b. Roth conversion strategies
  - c. Harvesting investment losses
- IV. Investment Portfolio
  - a. Determining the appropriate portfolio allocation
  - b. Diversification
  - c. Generating income in a low interest rate environment
  - d. Equity investments
  - e. Alternative investments
  - f. Strategies to protect the downside
- V. Estate Planning Issues
  - a. Gifting to Charities
  - b. Gifting to Family Members
  - c. Importance of Updating Documents
- VI. Retirement Planning
  - a. Required Minimum Distributions
  - b. Meeting cash needs in retirement
  - c. Social Security strategies
- VII. Questions