



Over the last 26 years of working with Boeing employees we have heard many of the same questions time and again. We have compiled many of the most common questions. These questions should serve as a guideline for you as you move toward retirement.

Retirement Income Planning:

1. What is the earliest date I can retire based on my current plan?
2. What are my options for taking Social Security benefits?
3. What is the maximum amount I can spend?
4. How should I pay for large capital expenditures such as home improvements, recreation vehicle, etc.?
5. Should I refinance my mortgage?
6. What deferred compensation payout schedule would be best for my circumstances?
7. Should I select the Accelerated Income Benefit to receive more income until social security income begins?
8. What pension joint and survivor benefit option should I select upon retirement: Straight Life, 50%, 75% or 100% continuance?

Tax Planning:

9. How can my taxes be reduced?
10. What is my current and projected federal income tax bracket?
11. What are the most appropriate investments based on my anticipated tax rate?
12. Are tax-free bonds right for me?
13. What is a Required Minimum Distribution (RMD)?

Investment Planning:

14. Should I rollover VIP to my own IRA account?
15. Are my VIP funds positioned properly based on my present circumstances and goals?
16. Which investments in my portfolio are performing poorly compared to other similar investments?
17. How can I increase the yield on my short-term cash accounts (i.e. savings, etc.)?
18. How can I reduce or defer income tax on my investments?
19. Upon retirement should I defer or withdraw my VIP funds?
20. How do fees effect my portfolio? How do I know what I am paying is worth it?

Insurance Planning:

21. What are my health care benefits upon retirement and what are the costs?
22. Is long-term-care (LTC) insurance something I need to consider in our health care plan?
23. What is the most effective way to purchase long term care coverage?
24. Do I need more life insurance?
25. I have old life insurance policies. Should these be held, cancelled or upgraded to new life insurance policies?
26. How does Medicare function in my retirement plan?

Estate Planning:

27. Do I need an estate plan?
28. What are the estate planning alternatives I can consider with my attorney?
29. What are the advantages and disadvantages of wills and living trusts?
30. How should I give money to my heirs?
31. How can I reduce my estate taxes, both federally and at the state level?

Philanthropy:

32. What is the most effective way to give to family or organizations I care about?
33. How do I set up a charitable giving strategy that reflects my value systems?

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