



Your Choice Comprehensive Meetings

Tax Planning (1 – 2 hours)

The purpose of this meeting is to review your income tax returns and discuss any opportunities that may be available. We'll also discuss your projected income and deductions for the upcoming year, if applicable (depending upon where we are in the year). Plan for 2 hours if you are a business owner or about to change jobs. We'll look at long-term planning opportunities, such as Roth conversions and the timing of real estate sales. If you are nearing retirement, we'll discuss the impact of state taxes and relocating to a state with a favorable tax climate for retirees, along with the requirements for establishing residence in a state where you spend part of the year.

After this meeting, you will have a general idea of your tax liability for the current year according to information available at that date. Working with your CPA, we will update any tax projections during the year as new information becomes available. You will also have information about tax strategies that may be available to you and answers to any tax information relevant to your specific career status.

Schedule with Ben or Johanna

Estate Planning (2 hours)

The purpose of this meeting is to review your legal documents and make plans to prepare any that are currently not in place. We'll also answer or find the answers to any questions that you may have about your Last Will and Testament, the use for trusts, etc. If you're 10 or less years away from, or in, retirement, we'll review the size of your estate and discuss options for avoiding estate taxation, including ILITs. We'll also discuss state taxes if you live in one of the remaining states with inheritance or estate taxes. The younger you are, the less time you can plan to spend in this meeting.

After this meeting, you will have recommendations on what documents need to be updated, added, or amended, along with an estimate of the projected value of your estate for planning purposes.

Schedule with Johanna

Asset Protection (2 hours)

The purpose of this meeting is to examine areas where your assets may be at risk of loss. We'll review insurance coverage (life, disability, umbrella, malpractice, property, and LTC), family tree, credit score(s) and whether a trust might be appropriate. If you already have asset protection trusts in place, we'll review and discuss.

After this meeting, you will have an opinion about the quality of your comprehensive asset protection strategy and our observations on areas of weakness, areas of over-/under-insurance, and opportunities to consider.

Schedule with Johanna or Michelle



Debt (1 – 2 hours)

The purpose of this meeting is to review the debt you currently have and any financing you may be planning to take on in the short term (the next 5 years). We will advise on refinancing and prioritization of various loans.

After this meeting, you will have a plan for: 1) eliminating current debt and 2) the timing and method of financing goals scheduled for completion in the next 5 years.

Schedule with Johanna, Michelle or Ben (student loans)

Your Work (1 – 2 hours)

The purpose of this meeting is to review your employer contract, Summary Plan Description (SPD), and plan benefits to answer any questions you may have and ensure you are optimizing the benefits available to you. Plan for another 30 minutes if you are about to change jobs or buy into your group and/or have a contract up for review.

After this meeting, you will have a better understanding of your employee benefits. We'll also discuss changes to consider at your next open enrollment. If applicable, we'll also review and discuss tax and financial implications of any contracts in your future.

Schedule with Johanna, Michelle or Ben

Children/Parents (1 – 2 hours)

The purpose of this meeting is to plan for the financial impact of having and raising children OR caring for aging parents who can no longer attend to themselves. Children: Maternity leave, budgeting for annual expenses, saving for college, change in work schedules, hiring help. Parents: Short- and long-term care options, assisted living, Medicaid planning, helping them remain independent, identity theft protection, coordinating with your siblings.

After this meeting, you will better understand the financial impact of starting and raising a family and can be prepared, if needed, to assist your parents as they age.

Schedule with Johanna, Michelle or Ben



T: 270 247 0555
F: 270 247 2080

907 Paris Rd, Ste B
Mayfield, KY 42066

2920 Lone Oak Rd, Ste 4
Paducah, KY 42003

info@foxwealthgmt.com
www.foxwealthgmt.com