

Six Financial Areas

Financial Position	Protection Planning	Investment Planning	Tax Planning*	Retirement Planning	Estate Planning*
<ul style="list-style-type: none"> • Cash reserve levels • Cash reserve strategies • Debt mgmt • Cash flow management • Net worth • Discretionary income • Expected large inflow/outflow • Lines of credit 	<ul style="list-style-type: none"> • Disability options • Long-term care – timing/prem/coverage • Umbrella liability • Life insurance • Medical/Health • Property & casualty • Deductibles vs cash reserves • Policy status • Policy loans • Beneficiary designations • Special needs situations • Alternate/add'l coverage strategies 	<ul style="list-style-type: none"> • Asset allocation • Education planning • Lump-sum accumulation • Options/restricted stock/non-qualified deferred compensation • Ongoing investment fees • Risk tolerance • Tax implications • Cost basis • Timeframes • Diversification strategies • Dollar-cost averaging • Market timing issues 	<ul style="list-style-type: none"> • Tax reduction • Tax deferral • Tax avoidance • Future taxes due • Withholding • Tax diversification • Qualified investments • Non-qualified investments • Effects of liquidation • Filing status • Business ownership • Non-traditional ownership 	<ul style="list-style-type: none"> • Minimum distributions • Pre-59 ½ strategies • 401Ks • IRAs • Medicare/Medigap • Social security • Roth conversions • Income streams • Income streams--transitions • Health care • Tax transitions • Risk tolerance transition • Timing issues 	<ul style="list-style-type: none"> • Estate balancing • Capital transfer • Asset ownership • Trusts • Wills • Trust funding • IRD • Succession planning • Special needs dependents • Minor children • Generation skipping • Short-term life expectancies • Estate liquidity

*We will work with you and your tax and legal advisors to help you select the most appropriate product solutions to suit your specific needs and circumstances. MassMutual Financial Group is a marketing name for Massachusetts Mutual Life Insurance Company [MassMutual] and its affiliated companies and sales representatives. Local sales agencies are not subsidiaries of MassMutual or its affiliated companies. Securities, investment advisory and financial planning services offered through qualified registered representatives of MSI Financial Services, Inc., Member SIPC [1255 Treat Blvd. Ste. 400, Walnut Creek, CA 94598] L0716470876[exp0817] [All State]