



Knuth Financial Life Planning

Our Holistic Planning Approach

Your concerns are our top priority.
Please take a few minutes to check the items that you feel
are most relevant to your needs so we can discuss during our review.

KFLP Specialized Services

- Financial Planning
- Personal Goal Setting
- Personal Health and Wellness
- Charitable Giving
- Alternative Solutions for Stress Management

***Please bring a recent pay stub.**

Life Transitions

- Career Path/Job Search
- Planning for Relationship, Marriage and/or Children
- Financial Impact of a Divorce
- Special Needs Family Member
- End of Life Planning/Estate Settlement

Financial Planning Process

- Cash Flow Analysis
- Coordinate and Efficiently Organize Assets
- Debt Consolidation and Management
- Networking with Other Financial/Legal Professionals
- Coordinate Down-sizing of Property and Possessions
- Facilitate Real Estate Rental, Purchase or Refinance
- Multi-Generational Planning

Retirement Strategies

- Evaluation of Retirement Timeframe and Income Goals
- Review of Employer Plan(s) and Funding Options
- Maximize Personal Retirement Solutions (IRAs, 401K, pensions)
- Evaluate Social Security Benefit Options
- IRA Required Minimum Distributions (RMD 70 1/2)
- Corporate Retirement Plans/Corporate Cash Balance Plans

***Please bring recent 401K/IRA statements.**

Risk Management Solutions

- Life Insurance
- Disability Income Insurance
- Long Term Care Insurance
- Health, Medicare and Medicare Supplemental Insurance
- Auto and Home Owners Insurance

***Please bring current policies and/or statements.**

Income Taxes

- Tax Deductions, Deferrals, Exemptions and Credits
- Strategies to Minimize Income and Estate Taxes

***Please bring most recent tax return.**

Education Funding

- Evaluate Cost – Public vs. Private
- Funding and Super Funding of 529 Plans
- FAFSA Prep and Coordination of Financial Aid for College
- Student Loan Consolidation and Repayment

***Please bring recent 529/UTMA statements.**

Investing

- Clarify and Examine Market Expectations
- Risk Tolerance Evaluation
- Establish Asset Allocation Strategies
- Customized Portfolio Building

***Please bring current investment statements.**

Estate Coordination

- Review Existing Account Registrations and Titling
- Align Beneficiary Designations to Match Estate Documentation
- Wills/Trusts and Special Needs Trusts
- Powers of Attorney (durable and healthcare)



Kay M. Knuth, CFP®
101 W. Edison Ave., Suite 256
Appleton, WI 54915
920.830.2077 www.knuthflp.com