LENOX WEALTH ADVISORS

WHAT KEEPS YOU UP AT NIGHT?

Wealth is always accompanied by complexity — whether preserving assets in the face of volatile markets, leaving a legacy without subjecting heirs to excessive taxation, exiting a successful business or protecting a substantial employer stock position.

If you are struggling to follow your financial plan or just need some help prioritizing your goals, take some time to consider these important questions:

Financial Planning

- Is there a way to aggregate all my financial assets and track their performance and overall asset allocation?
- How should I allocate my year-end bonus?
- Should I be deferring some of my income?
- How should assets be owned? Individual names, joint, tenants in common?
- Should I convert all, some or none of my conventional IRAs to Roth IRAs?

Asset Management

- How can I reduce the level of risk in my portfolio?
- How are my various investments performing relative to their respective benchmarks?
- Should I allocate my IRAs, 401(k) and deferred compensation accounts differently than my taxable accounts?
- Should I diversify using hedge funds or Real Estate Investment Trusts?
- Can I reduce the tax bill on my investments?

Risk management & Insurance Strategies

- Do I have the right amount and right type of insurance?
- Life? Disability Income? Are they coordinated with my other assets and legal documents?
- Do I have the appropriate auto/home insurance coverages?
- How do I determine the proper deductibles?
- How much Umbrella Liability coverage should someone have with my level of assets?

Estate Planning

- Are my estate planning documents (Wills, Trusts, etc.) appropriate, up to date and consistent with current tax codes?
- Should I establish more complex estate planning techniques such as GRATS, FLPs, QPRTs, IDGTs, etc.?
- Who can make sure I am sending out the appropriate Crummey notices each year?
- Where are all my important documents? (Deed to house, tax returns, wills, etc.)
- Are there Trust instruments I should be using?
- Living Revocable Trusts, Special Needs Trusts, Irrevocable Trusts, Generation Skipping Trusts, etc.
- Should I consider a gifting strategy?

Tax Planning

- How should I actively manage capital gains and losses throughout the year?
- Is there an optimal time to be exercising ISOs, NQOs?

Retirement Planning

- Do I have enough money to retire?
- Which pockets of money should I draw down first?

Achieve Balance

Regardless of where you are on your wealth journey, financial clarity and confidence is within your reach. Here, you won't just find advisors; you'll meet advocates dedicated to turning your concerns and anxieties into empowered confidence by becoming your trusted counsel. If the idea of unbiased advice from an engaged, collaborative partner appeals to you, call Lenox Wealth Advisors at **212.602.4500** or email us at info@lenox-wealth.com.