

# 5 FINANCIAL HAZARDS

DEATH - SICKNESS - FINANCIAL EMERGENCIES - RETIREMENT INCOME - TAXATION



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# CONSIDER WHAT'S IMPORTANT

- *“What lies behind us and what lies before us are tiny matters compared with what lies within us.”*  
- Ralph Waldo Emerson
- Consider what's most important
- With **proper awareness** and **planning**, you can avoid these financial pitfalls
- Enjoy a much happier retirement



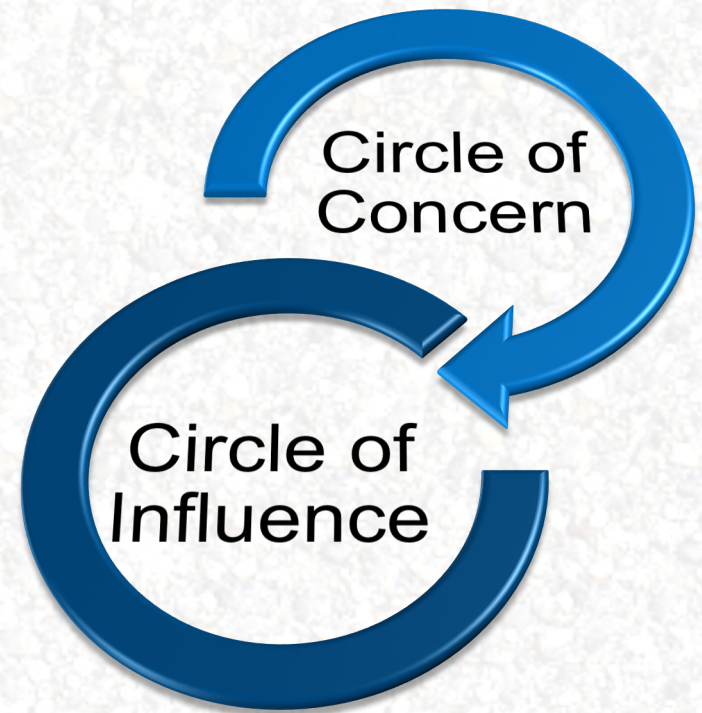
# DIAGNOSING THE PROBLEMS

- What keeps you up at night?
- Where does it hurt financially?
- What's bothering you when it comes to thinking about your retirement years?
- Based on your “symptoms” we will help you find a “prescription” that helps alleviate your financial pains



# CIRCLES OF CONCERN & INFLUENCE

- **Circle of Concern**  
includes events we **CANNOT** control
- **Circle of Influence**  
includes events we **CAN** control or protect ourselves from



# THE 5 FINANCIAL HAZARDS



**DEATH**



**SICKNESS**



**FINANCIAL EMERGENCIES**



**RETIREMENT INCOME**



**TAXATION**

# HAZARD 1: DEATH

- **Two types of fears associated with death:**
  1. Dying too soon
  2. Living too long
- **Two main concerns most people have:**
  1. Making sure their families continue to live in the manner they've become accustomed to
  2. Don't want to leave their families with a financial burden



# HAZARD 2: SICKNESS

- **Unexpected health care costs **NOT covered** by**
  - Medicare
  - Medicare Supplement
- **Use “double-or-triple-duty dollar” financial products**
  - Such as life insurance and annuity products that offer accelerated death benefits



# HAZARD 3: FINANCIAL EMERGENCIES

- **Unexpected major expenses** that seem to “pop out of nowhere”
- Do you have enough **liquid funds** to handle financial emergencies?





# HAZARD 4: RETIREMENT INCOME & MAINTENANCE PLANNING

- Most people know they need to plan for retirement
- **HOWEVER**, most people forget to “maintain” their retirement plans
- Assess your risk tolerance on a regular basis



# HAZARD 5: TAXATION & WEALTH TRANSFER

- *“It’s not just what you receive on a gross basis (before taxes) but what you get to keep after our “Uncle” takes a piece.”*
- Help your beneficiaries **avoid the potential Tax Time Bomb**



# IDENTIFY YOUR FINANCIAL HAZARDS



Let's identify and discuss the financial “hazards” that keep you up at night.

We will help you find a “prescription” for a tranquil and satisfying retirement.

Remember, “better safe than sorry!”

# LET'S FILL OUT THE FACT FINDER

- Now let's take some time and fill out "The 5 Financial Hazards Fact Finder" in front of you
- Let's find out what "financial hazards" you would like to avoid!



# CLOSING



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