## Top 15 Planning Oopsies

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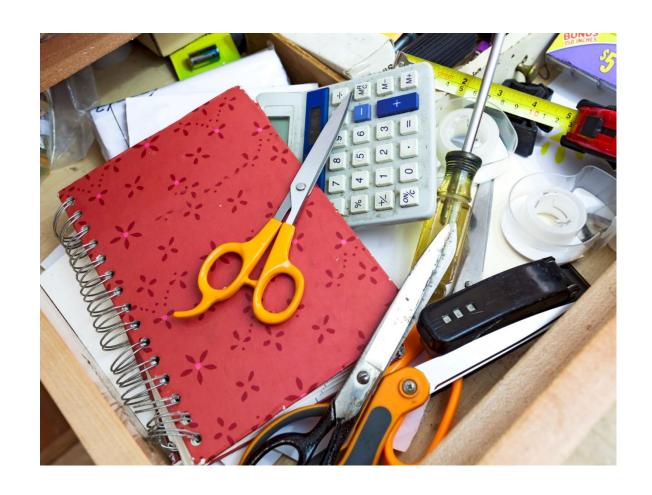
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THE JUNK DRAWER



**NO DISTRIBUTION STRATEGY** 



**SEQUENCE OF RETURNS IGNORED** 



**SOCIAL SECURITY AND MEDICARE** 



**TAXES LOWER DURING RETIREMENT?** 



## **THE SOLO YEARS**



**ESTATE PLANNING** 



**BENEFICIARY ISSUES** 



**LIFE INSURANCE MISTAKES** 



**BUY-SELL AGREEMENT OVERSIGHTS** 



**SICK PAY PLANS** 



**EOLI** 



**RMD** 



**ROLLOVERS AND TRANSFERS** 



**ROTH 401(K) AND ROTH IRA** 



LONG TERM CARE POLICY LAPSES



**MORTGAGE PAYDOWN** 



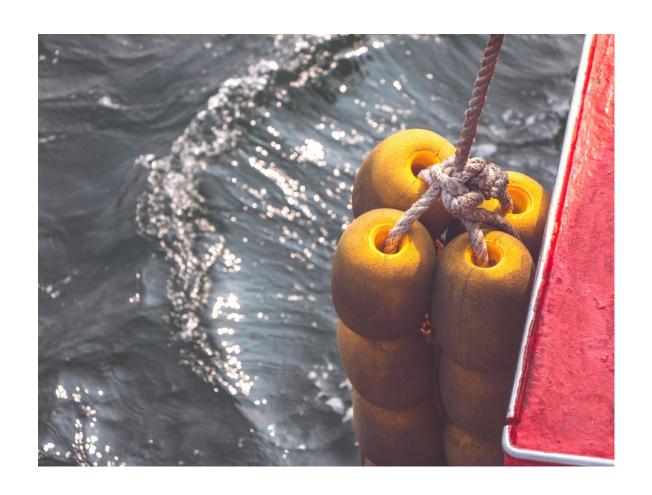
**HOME EQUITY** 



**NONE ZIP NADA ZILCH** 



**UMBRELLA COVERAGE** 



**CASH BUFFER** 



**UNINTENDED CONSEQUENCES** 



## **QUESTIONS?**

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