

# Time to Review and Update?



## My Documents

Wills, Trusts, Living Wills

Children's Guardians

Healthcare Power of Attorney

Business Powers of Attorney

Employment/ Buy-Sell  
Agreements

Should I start gifting assets to my children and grandchildren at depressed values to reduce estate taxes? How do I do it most effectively?



[Because They are worth it!](#)



[I want them to have the best opportunities available!](#)



## Life , Health and Accident Insurance- What do I have?

Where is it? Is it term or permanent insurance? Am I underinsured for my families' needs?

If it is term, are my premiums about to increase?

Should I look into Cobra or the Healthcare Exchange?

What is my deductible for health plan? Do I have any bridge or gap insurance if I had a hospital stay?



## Am I Protecting My Retirement?

What products am I using? Do I have too much exposure to the stock market, bond market, international markets?

Should I use a Roth IRA vs Traditional?

Do I have Income for Life policies?

## Critical Illness and Long-Term Care

Have I done planning in the event I get a serious illness like cancer?

Have I thought about long term care and affordable ways to make these addons to other products such as life, health and annuity products?

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