# Financial Planning for All of Life's Events

## AS LIFE EVOLVES, SO DO YOUR FINANCIAL PRIORITIES

As clients experience significant life changes, their financial goals often evolve as well. While every client's journey is unique, this timeline outlines common milestones they may be facing now or in the future. Use this guide to help frame your planning conversations and deliver tailored advice.

### AGE 25-35 — FOUNDATION

**Milestones**

Moving out
Marriage
First home purchase
Having children

**Common Concerns**

Debt reduction
Insurance foundation
Family dynamics

### AGE 35-50 — PROTECTION

**Milestones**

Family growth
Job changes
Increased income
Next home
Caring for parents
College planning

**Common Concerns**

Asset accumulation
Earning more
Protecting income
Funding college
Smart investments

### AGE 50-65 — ACCUMULATION

**Milestones**

Empty nest
Grandchildren
Selling a business
Retiring

**Common Concerns**

Cash flow
How to use RMDs
Social Security planning
Health-related needs
Diversifying investments

### AGE 65-85+ — LEGACY

**Milestones**

Registering for Medicare
Downsizing
End-of-life planning
Death of a spouse

**Common Concerns**

Charitable planning
Revising wills or trusts
Running out of money
Getting affairs in order
Taking care of a spouse
Limiting estate taxes

### PRODUCTS TO CONSIDER PURCHASING

TERM LIFE INSURANCE
PERMANENT LIFE INSURANCE
LONG-TERM CARE INSURANCE
DISABILITY INSURANCE
MEDICARE SOLUTIONS
FIXED OR INDEXED ANNUITIES

For illustrative purposes only. Ages represent everyday life stages. Consult your AIMCOR financial advisor before making any investments or purchases.