

LIFE & LEGACY ADVISORS

January 2019

Fiduciary Advisor

Life and Legacy Advisors is a fiduciary advisor. We do not sell financial products or receive commissions. Our compensation is directly correlated to the value of a client's managed account. This means commissions are not considered when choosing appropriate investments.

This keeps our **Clients First**.



"I strive to act with integrity in every decision made on behalf of my clients. Because, as a fiduciary, it's my role to act in the best interest of my clients at all times."

Vicki Monaco

Ms. Monaco is the CEO of Life and Legacy Advisors. She is an investment advisor representative of Royal Fund Management, LLC and is also insurance licensed in the state of Iowa. She is a member of the National Ethics Association, and a member of the Central Iowa Senior Education Network.

Widowed after nearly 30 years of marriage, she truly understands the importance of preplanning when it comes to financial, retirement and estate planning issues.

What does it mean to have Independent Fiduciary Responsibility? To act in the best interest of the client by using a fee based advisory approach where there are no product commissions to cloud the advisors judgment.

Special Member Benefits

Complimentary consultation and a Life & Legacy Planning Guide.

Exclusively for Seniors on the Move members.

(Over please) →

Steps in Developing a Retirement Plan

Define your goals

You've saved throughout your career and have accumulated money through your 401(k) or on your own. Or maybe you've received an inheritance. What do you want to do with the money you've accumulated? Preserve your assets, travel, pass it on to heirs, manage it for additional growth?



Take current inventory

To make meaningful and realistic plans for the future, it's paramount that you take inventory of where you currently stand. This includes an income and expense summary, income planning (current and future), a complete listing of fixed and liquid assets, insurance coverages and legacy (estate) planning.

Address the unexpected

While you can't know what will happen in the future, you can still plan for a potential turn of events. By taking the time to put together a flexible strategy that minimizes debt and maximizes your savings, you can make adjustments should the unexpected occur.

Name your beneficiaries

Conduct a beneficiary review to ensure it mirrors your wishes in your Will or Trust. If you've made beneficiary changes to your Will or Trust but have not officially changed it on an account (bank, retirement account, etc.), the named beneficiary on the account will over-ride the intentions listed in your Will or Trust.

Call us to see how we can help you.

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