Today, 10,000 baby boomers will turn 65. Another 10,000 will turn 65 tomorrow. According to the Pew Research Center, this is a trend that will continue each day for roughly the next 18 years. The baby boomer generation is hitting the traditional retirement age, and with that comes a host of questions and concerns about how they can best handle their financial situations. Below are a few things to consider regarding your overall financial stability:

- Is there a way to aggregate all of my financial assets and track their performance and overall asset allocation?
- Do I have enough money to retire?
  - If so, when can I retire?
  - What assets should I use for income in retirement?
- Should I factor the cost of long term care into my retirement cash flow or use a long term care insurance policy to offset this risk?
- Should I be using a 529, UGMA, 2503(c) Trust or Crummey Trust for my children’s college?
- How are my investments performing?
- Are they all correlated properly to minimize risk?
- Am I maximizing my tax efficiency by holding tax-inefficient asset classes in my retirement accounts?
- Should I be introducing hedge funds into my portfolio?
- Are my estate planning documents (Wills, Trusts, etc.) appropriate, up to date and consistent with current tax codes?
- Do I need an umbrella liability policy to protect my assets?

You are at the crossroads, where your priorities change, your financial goals and strategies can make sharp turns, and a myriad of details. Lenox Advisors can help. Our financial professionals have the background and experience to guide you and your family past potential pitfalls while identifying unique opportunities. No matter what financial instrument we recommend, it will be part of a larger financial plan — one that you lead, based on your goals and your situation.

The Lenox Personal CFO™ can streamline that planning process. It provides a single portal through which all your financial matters can be efficiently managed, and all your issues addressed. We coordinate all your financial affairs, all your advisors. If you are at a crossroads, we can help you find your way.

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