

11 Reasons to Get a Second Opinion

1. Have you had an independent advisor give you a second opinion on your portfolio recently? You will never get a 2nd opinion from the person who gave you the 1st one!
2. Do you have a plan in place to move your money from “**Forever Taxed**” to **Never Taxed**?
3. Do you have a Will or Revocable Living Trust, Durable Power of Attorney for Health & Finance, and Living Wills?
4. Do you know the appropriate amount of “**safe money**” vs at “**risk money**” you should have in your portfolio? Have you ever heard of the “**Rule of 100**”?
5. Have you had an asset allocation strategy analysis completed on your overall portfolio to be certain you are **maximizing your potential returns and reducing your risk**?
6. Do you know where your income is coming from for the rest of your life? Are you confident that your retirement income will be adequate after considering inflation and taxes or do you have some doubts?
7. Has anyone sat down with you in the past two years and said: Here are the ways you can cut your taxes?
8. Do you know exactly what you are paying for in your total portfolio (assess all fees, expense ratios, and tax efficiency)?
9. Do you know what your overall portfolio’s **annualized rate of return** has been for the past **10 years**?
10. Do you know if the money managers of your portfolio have been above-average or below-average in their performance?
11. Are you leaving your heirs a legacy or a tax bomb? Have you reduced your taxes to a minimum?

If you answered “NO” to any of the above questions then you should schedule a NO-COST complimentary consultation with Greg at Koch Insurance Brokers! Don’t put off what you need to do today! Call 610-370-7268

