

# 30 things a financial professional can help you do



You might be surprised to learn some of the benefits of working with a financial professional. It's about more than just investments and your portfolio. A good financial professional can help you build a financial plan and help you pursue your individual financial goals.

1. Goal setting
2. Retirement plan creation
3. Estate planning
4. Legacy planning
5. Analysis of income sources
6. 401(k)/pension/portfolio review
7. Inheritance planning
8. Cash flow analysis
9. Analysis of benefits
10. Review of spouse and survivor benefits
11. Coordination of couple benefits
12. Filing strategies
13. Contributions & rollovers
14. Roth IRAs
15. Withdrawal strategies
16. Required minimum distributions
17. Risk review
18. Income replacement analysis
19. Income sustainability projections
20. Fees & expense management
21. Risk management
22. Insurance planning
23. Education saving planning
24. Charitable planning
25. Portfolio management
26. Debt management
27. Emergency funds management
28. Small business planning
29. Life event navigation
30. Prioritize financial opportunities

It's important to find a financial professional who understands your needs and communicates with you in a manner that builds trust. After all, your financial future is at stake.

# Helping you enjoy a life of living well

We know you want to live well and retire well. But in order to do that, you need your retirement funds to last. As a division of Sammons Institutional Group®, Inc., Sammons Retirement Solutions® specializes in portfolio-management solutions, such as mutual fund IRAs, variable annuities, and fixed and fixed index annuities. Annuities are issued by Midland National® Life Insurance Company. Sammons Institutional Group and Midland National are wholly owned subsidiaries of Sammons® Financial Group, Inc. Through this affiliation, we're a trusted partner positioned to stand strong well into the future.

For more than a century, Midland National has stood by their customers—focusing on providing growth, income, and financial protection. Midland National brings their strong history and proven financial track record to each annuity. Independent rating agencies have awarded the following ratings:

“A+”

**A.M. Best<sup>A,B</sup>** (Superior) (Second category of 15)

**S&P Global Ratings<sup>B,C</sup>** (Strong) (Fifth category of 22)

**Fitch Ratings<sup>B,D</sup>** (Stable) (Fifth category of 19)

Ratings are subject to change.

**Let's work together.** Now is the time to work with your financial professional to develop a strong retirement plan you believe in. In the meantime, see if your values align with ours and if our simple, innovative, and straightforward solutions may be right for you. Visit [srslivewell.com](https://srslivewell.com).

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