

Financial Lifeline Transitions



FAMILY

Getting married
Divorce / separation
Entering single parenthood
Loss of spouse
Expecting a child
Adopting a child
Hiring childcare
Child with special needs
Child getting married
Empty nest
Special family event
Assistance to a family member
Relocating
Child going to college



HEALTH

Concern about an aging parent
Concern about the health of child
Concern about the health of spouse
Concern about personal health
Family member in need of professional care
Family member with disability or illness
Family member expected to die soon
Recent death of family member
Create end of life medical directive

WORK

Contemplating career change

New job

Job promotion

Job loss

Job re-structuring

Expand business

Start a new business

Acquire / purchase a business

Gain / lose a business partner

Selling / closing a business

Transferring business to family member

Take sabbatical

New job training / education

RETIREMENT

Downshift worklife

Phase into retirement

Full retirement

Changing residence

Start receiving State Pension income

Other considerations



FINANCIAL

Selling a house
Refinancing mortgage
Purchasing a home
Reconsidering investment philosophy
Significant investment gain
Significant investment loss
Concerned about debt
Considering investment opportunity
Receiving inheritance or financial windfall
Selling assets



GIVING

Financial assistance for a family member
Gift to children / grandchildren
Develop / review estate plan
Create a foundation
Create or fund a scholarship
Fund a cause or event
Gift to church / religious organisation