Produced by

FA FINANCIAL ADVISOR

Private Wealth

3RD ANNUAL

Financial Advisor

RETIREMENT SYMPOSIUM

SENECA FINANCIAL ADVISORS LLC

Working with the Affluent Retiree

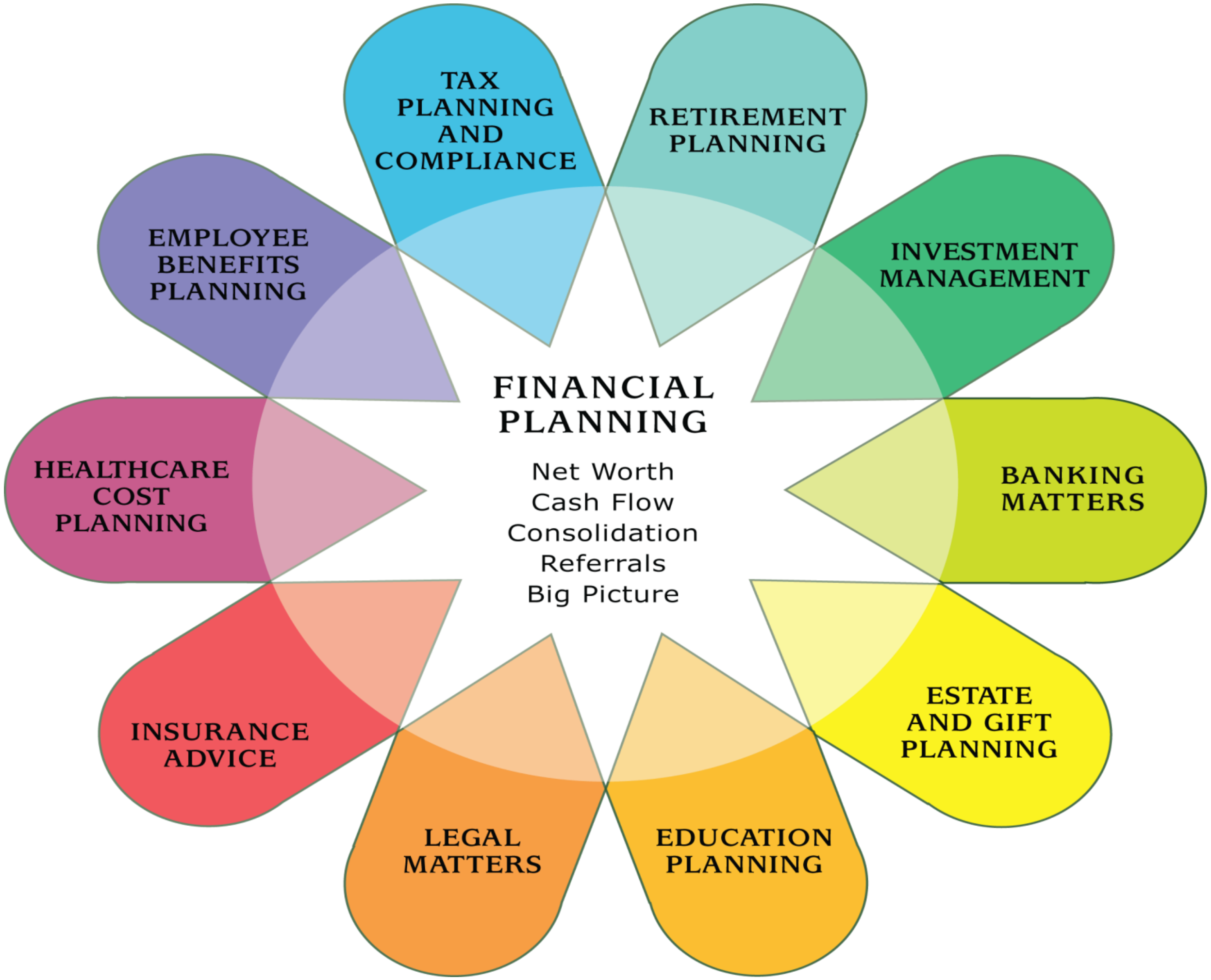
Presented by:

G. Joseph Votava, Jr. CFP®, CPA, JD

CEO Seneca Financial Advisors LLC

Overview

- Comprehensive Planning
- Attitudes of Affluent Retirees
- Strategies to Help


TAX PLANNING AND COMPLIANCE
RETIREMENT PLANNING
INVESTMENT MANAGEMENT
BANKING MATTERS
ESTATE AND GIFT PLANNING
EDUCATION PLANNING
LEGAL MATTERS
INSURANCE ADVICE
HEALTHCARE COST PLANNING
EMPLOYEE BENEFITS PLANNING
FINANCIAL PLANNING
Net Worth
Cash Flow
Consolidation
Referrals
Big Picture

Attitudes of Affluent Retirees

- How was wealth accumulated ?
- Impact of major recession 
- Fears going forward 

Strategies to Help

- Income Tax Planning
- Estate Tax Planning
- Health Care Cost Risk Management

Income Tax Planning

- Planning for large lump sums & benefits of AMT
- Rollovers to Roth IRAs

Income Tax Planning

- Managing MAGI for Medicare Tax Planning

Medicare Parts B & D Adjustments 2012

MAGI Cliff Brackets			Part B[a]	Part D[a]	Total
Tier	Single	Married Filing Jointly			
1	≤ $85,000	≤ $170,000	$0	$0	$0
2	≤ $107,000	≤ $214,000	$546	$139	$685
3	≤ $160,000	≤ $320,000	$1,366	$358	$1,724
4	≤ $213,000	≤ $428,000	$2,185	$577	$2,762
5	≥$213,000	≥$428,001	$3,245	$796	$4,041

Estate Tax Planning

- Unwinding QPRTs and ILITs
- Gifting to Maximize Current Exemptions

Health Care Cost Risk Management

- Ask about Health Insurance Coverage's
- Discuss Hybrid LTC Products

Questions?

SENECA FINANCIAL ADVISORS LLC

Rochester, NY
400 Linden Oaks, Suite 150
Rochester, NY 14625
585.203.1211

Washington, DC
701 Pennsylvania Avenue, Suite 1108
Washington, DC 20004
202.536.2330

www.senecafinancialadvisors.com