

Money related stress can come at you from a variety of different directions:

- * Retirement
- * Job Change
- * Death
- * Divorce

Helping our clients manage through these times is our passion!

We prepare “life stage” planning strategies for individuals, couples and families:

- * Retirement & IRA Planning
- * Business Continuation Planning
- * Employee Benefits
- * Investment Planning & Review
- * Beneficiary Protection Strategies
- * Divorce Financial Management
- * Insurance Planning



Our Mission

Our mission is to help you develop, implement and monitor a strategy that addresses your individual situation.

Our commitment is to focus all of our resources on helping you pursue your goals.

Securities offered through LPL Financial. Member FINRA/SIPC. Investment Advice offered through Silver Grove Advisory Services, a registered investment advisor. Turning Tides Financial LLC and Silver Grove Advisory Services are separate entities from LPL Financial.

This information is not intended to be a substitute for individualized tax or legal advice. We suggest that you discuss your specific situation with a qualified tax or legal advisor.



Life's Inventory

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What do they do when I die?

Collecting the following information can help put your mind at ease and help your loved ones through a difficult time.

1. Calls to Make

Funeral Home Director: _____

Doctor: _____

Closest Relative: _____

Religious Affiliation contact: _____

Financial Advisor(s): _____

Banker: _____

Attorney: _____

Executor: _____

Life Alert: _____

Social Security: _____

Pension: _____

Hospice: _____

What does my Executor / Executrix do?

This person can be an individual, a group of individuals, an institution or a combination of the three. They are ultimately responsible for the administration of the Estate, no matter how large or small.

2. Tasks for the Executor / Executrix:

___ Locate the Will.

___ Locate the insurance policies. (May be able to discuss with Financial Advisor(s))

___ Locate Accounts Inventory List. (Financial Advisor should have current statements)

___ Cancel Credit Cards and Mail.

___ Cancel Social Security. (Funeral Director will do this)

___ Inventory Household goods , personal belongings.

___ Obtain Death Certificates from Funeral Director. (Typically will need 10-15 of them)

___ Cancel Any Utilities or Household services.

___ Go to Bank for: Safe Deposit Box, Checking, Savings, CDs, based on beneficiary and account title.

___ Open "Estate of" Bank Account (Typically checking so Executor can pay bills. Typically leave one "transaction account" with decedent's name on it, for 6-12 months.)

___ Take the Will to County or City Office (Attorney may do this for you)

___ Estate Tax Filing

Account Inventory List

Note: Power of Attorney
Ends at Death

*Please review with your
Executor ahead of time.

3. Safe Deposit Box Location:

1: _____

2: _____

3: _____

4: _____

4. Bank Account Number & Institution:

1: _____

2: _____

3: _____

4: _____

5. Non-Retirement Investments:

1: _____

2: _____

3: _____

4: _____

6. Retirement Investments:

1: _____

2: _____

3: _____

4: _____

7. Insurance Policies:

1: _____

2: _____

3: _____

4: _____