

# **The 15 Major Problems Senior Citizens Face Today**

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1. Failure to Properly Plan
2. “Sneaky Tax” on Social Security Income
3. Income Runs Out Before Death
4. Protection of Assets vs. Nursing Home, Medicaid and Estate Recovery
5. Protection from Taxes (State, Federal, Inheritance, Estate and Capital Gains taxes)
6. Loss of Income from Death of Spouse
7. Low Returns on Money Invested
8. Safety of Investments (Loss of Principal)
9. Protection of Assets vs. Probate
10. Protection of Assets vs. Creditors
11. Protection of Assets vs. Children, Relatives or Strangers
12. Protection of Assets vs. Tax Law Changes
13. Protection of Assets Should They Become Incapacitated
14. Fear that Assets are Owned “Improperly” and Could be Lost
15. Bank CD’s are Dangerous to Their Retirement Due to Poor Returns, Taxation and Penalties