

**AMERICANS UNITED**



**AMERICANS UNITED BENEFIT GROUP**

**Asset Planning & Protection Guide**

**Prepared For:**

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**Date:**

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# WHAT IS ASSET PLANNING

## What is Asset Planning & Why It Matters

Asset planning is the process of organizing, protecting, and strategically allocating your financial resources to ensure long-term security, income, and wealth transfer to your family or beneficiaries.

Without a plan, assets can be:

- Lost to market volatility
- Reduced by taxes
- Exposed to lawsuits or creditors
- Depleted by long-term care or medical expenses

A well-structured asset plan helps:

- Protect what you've built
- Provide income in retirement
- Reduce financial risk
- Ensure your family is taken care of

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## Important Considerations as You Age

As we age, our **risk tolerance should change**.

What worked in your 30s or 40s may not be appropriate in your 50s, 60s, or retirement years.

Markets can fluctuate—and in some cases, investors can lose a significant portion, or even all, of their investment.

Because of this, we encourage a **more balanced and protection-focused approach** to asset planning.

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## A Suggested Balanced Strategy

While every situation is unique, we often suggest a **risk-conscious allocation model** such as:

- **10% – Market Investments** (stocks, mutual funds, etc.)
  - **10% – Precious Metals** (gold, silver)
  - **10% – Paid-Up Life Insurance**  
*(tax-free inheritance that can potentially double your investment over time)*
  - **10% – Liquid Funds** (cash or easily accessible funds)
  - **25% – Paid-for Real Estate / Property**
  - **35% – Fixed Annuities**  
*(designed for protection and growth, often with potential to double investment over a 7-year commitment depending on structure)*
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### Important Note

These are **general guidelines for a lower-risk portfolio strategy**.

At the end of the day:



**These decisions are entirely yours**



Our role is to educate, guide, and help you make informed choices

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# ASSET BREAKDOWN (PART 1)

## Personal Asset Overview

Full Name:

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Spouse (if applicable):

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## Cash & Liquid Assets

Checking Accounts:

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Savings Accounts:

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Other Liquid Funds:

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## Investment Accounts

Stocks / Brokerage Accounts:

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401(k) / IRA Accounts:

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Other Investments:

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# ASSET BREAKDOWN (PART 2)

## Real Estate & Property

Primary Residence:

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Additional Properties:

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Estimated Value of Real Estate:

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## Insurance & Protection Assets

Life Insurance Policies:

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Annuities:

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Other Protection Assets:

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## Precious Metals / Other Assets

Gold / Silver Holdings:

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Business Ownership / Interests:

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Other Valuable Assets:

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# SIGNATURE & NOTARY PAGE

## Acknowledgment & Agreement

I/We acknowledge that this document is for planning and informational purposes. I/We understand that all financial decisions are my/our responsibility and have been made based on my/our personal goals and risk tolerance.

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**Client Name:**

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**Signature:**

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**Date:**

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**Advisor (Optional):**

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## Notary Acknowledgment

State of: \_\_\_\_\_

County of: \_\_\_\_\_

Subscribed and sworn before me on this \_\_\_\_\_ day of \_\_\_\_\_, 20.

**Notary Public Signature:**

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**My Commission Expires:**

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