

Plan to Retire Well with Brown-Forman



As a Brown-Forman employee, you are entitled to ARG I's comprehensive financial planning services at a discounted rate. The items below are only some of the topics your comprehensive plan will cover.



BROWN-FORMAN
PLAN WELL

Brown-Forman Benefits

- How to maximize my company's benefits to potentially grow my wealth
- Understand how my Brown-Forman medical benefits transition to Medicare
- Evaluate which pension election best suits my needs

Retirement Planning

- Determine when retirement might be affordable for me
- How to structure my retirement investments to provide income that will potentially last my lifetime
- Potentially ensure my spouse/partner is provided for in the event that I pass away
- Understand Net Unrealized Appreciation and how it affects my 401(k) and Brown-Forman stock
- Evaluate my Social Security choices and decide which option helps to maximize my retirement income

Investment Analysis

- Implement an investment strategy based on my risk tolerance and retirement goals
- Obtain recommendations to help potentially maximize investment efficiency and minimize risk

Protection Planning

- Revisit my insurance protection (disability, life, health)
- Understand the importance and impact of Long-Term Care

Income Tax Strategies

- Employ tax reduction techniques for current and future tax liabilities

Legacy Planning

- Determine what estate documents my family and I should have
- Possibly mitigate estate taxes
- Implement strategies to gift assets during and after my lifetime

TO SCHEDULE YOUR COMPLIMENTARY BENEFITS REVIEW, CONTACT BFADVISORS@ARGI.NET OR 502.753.0609.