



Growing and Protecting Your Net Worth

YOUR FINANCIAL CHECKLIST

Prepared For (Name And Date):

Please check (✓) the items already accomplished and (x) those which still need to be done:

Comprehensive Portfolio Review and “Stress Test”

- My portfolio is suitable for my current *financial situation, personal goals, and risk preferences*.
- I am adequately rewarded for the amount of risk in the portfolio.
- Portfolio growth, income, loss, risk, volatility are what I expect them to be.
- My portfolio adapts to changing global economic, business, and political conditions.
- My portfolio management adapts to changes in taxes, interest rates, or inflation.
- The effects that personal and family life events can have on my portfolio have been planned for.
- Active risk management is providing better protection from losses.
- Principal-guaranteed investments are a part of my portfolio.
- Growth is tax-deferred or tax-advantaged, rather than fully taxable, where possible.
- Portfolio growth, risk, loss, volatility results are what I expect them to be.
- I have discussed personal reasons for not implementing some improvements.

Retirement Plan Review

- I know my retirement savings, income, and expense targets.
- I know the maximum Social Security income I am entitled to, and when to file.
- IRA, 401k, or other retirement plan contribution (or withdrawal) amounts are determined.

Insurance Review

- My life insurance policies are *suitable, sufficient, and cost-effective*.
- I have Long Term Care expense planning for myself, or for care-giving of others.
- Medicare Supplemental or other health insurance that is most cost-effective is in place.
- My income can continue if I am injured or too ill to work.

Estate Plan Review

- Will, Trusts, Powers of Attorney, and Living Will are still valid according to current state laws.
- Estate Plans reflect any changes in personal or family needs as life events occur.
- Beneficiary, ownership, insured, and annuitant* information is current on all accounts and policies.
- Trust assets (including life insurance and annuities) are being actively managed, not ignored.
- Taxes paid by my estate and beneficiaries will be minimized.

Other Questions or Concerns:

Call Me To Schedule Your Review!