

Financial planning checklist

Check which items have impacted your financial situation or you would like to discuss with your Financial Planner

Financial Position

- Recently moved or considering a relocation
- Considering the sale of a major asset like your home, business or other real estate
- Changing jobs
- Getting married or divorced
- Adding to family through birth or adoption
- Loss of a loved one
- Receiving a gift or inheritance

Risk Management

- Reviewing Health Savings Account contributions
- Spending any remaining balances in Flexible Spending Accounts
- Reviewing existing life and disability income insurance policies and coverage amounts
- Reviewing assisted living needs for a parent or other family member
- Reviewing any long-term care needs



Wealth Accumulation

- Confirming investment goals and strategy
- Reviewing asset allocation
- Revisiting income and savings needs
- Contributing to education accounts
- Establishing savings plan for major purchase or expense goal

Tax Management

- Income tax strategies
- Alternative minimum tax strategies
- Capital gain/loss strategies

Retirement Planning

- Social Security
- Distribution planning
- Funding analysis
- Non-qualified plans
- Analyzing tax benefits of a Roth IRA conversion
- Maximizing 401(k) contributions including catch-up contributions
- Maximizing IRA contributions including catch-up contributions
- Establishing a retirement plan, if a business owner
- Reviewing overall retirement income strategy

Estate Planning

- Using a Trust
- Reviewing beneficiary designations
- Planning charitable giving
- Reviewing impact of any new tax laws
- Reviewing estate documents (wills, trusts)
- Planning for the succession of a business
- Analyzing estate tax implications



Financial Position



Risk Management



Wealth Accumulation



Tax Management



Retirement Planning



Estate Planning

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