

Financial Checklist

A successful long term investment plan will generally have all of the following pieces described on the checklist below. It is important to review each area and implement if needed. Please select “YES” for the issues that you have addressed, and “NO” for the issues that you have yet to plan for.

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- 1) Beneficiary Designations** – Have you updated all of your beneficiaries on all bank, retirement, insurance, employer sponsored plans, etc.? **Yes** ☐ **No** ☐
- 2) Custodianship & Health Directives** (Attorney typically required) – Guardianship for children needed? Have you determined how to handle situations regarding your health? **Yes** ☐ **No** ☐
- 3) Estate Planning Strategies** (Attorney typically required) – Have you considered how your assets should be transferred or handled at death while maximizing wealth transfer strategies that mitigate tax to your heirs? Have you met with an estate attorney to set up a will or trust? **Yes** ☐ **No** ☐
- 4) Protection For Concentrated Equity Positions** – Do you have a significant portion of your net worth in company stock (RSUs) or stock options? Do you have protection in the event your company’s valuation declines significantly? **Yes** ☐ **No** ☐
- 5) Disability Insurance** (Employer or insurance partner) – Your employer typically has options for disability insurance. Are you currently covered for any unplanned stoppage of work? **Yes** ☐ **No** ☐
- 6) Long-Term Care Insurance** – Have you considered the potential financial impact of not having coverage? Do you have a plan at work that is portable after leaving the company? **Yes** ☐ **No** ☐
- 7) Life Insurance** – Is your family protected through an employer policy or outside policy? Is it enough to cover outstanding debt and loss of income? **Yes** ☐ **No** ☐
- 8) Umbrella Insurance** – Low-cost coverage to help protect assets above and beyond auto and home liability insurance. **Yes** ☐ **No** ☐
- 9) College Funding** – Have you started a college savings plan for your children? Are you familiar with the benefits of a 529 plan or education IRA? **Yes** ☐ **No** ☐
- 10) Loan Review** – Have you reviewed your existing residential mortgage, home equity line of credit or any debts related to securities or consumer debt? **Yes** ☐ **No** ☐

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