INDIVIDUAL CLIENT

FINANCIAL PLANNING CHECKLIST

1 ESTATE PLANNING

☐ Will and Durable Power of Attorney

☐ Living Will and Medical Power of Attorney (5 Wishes Program)

☐ Review/ Update Beneficiaries

☐ Guardianship

2 CASH MANAGEMENT/ DEBT

☐ Establishing/Reviewing household budget

☐ Review of Debt (Mortgage, Student Loan, Consumer)

☐ Cash Flow Statement

☐ Tax Planning

3 INSURANCE/ RISK MANAGEMENT

☐ Health Insurance (Individual, group and Medicare Advantage)

☐ HSA (Health Savings Account) and Health Care FSA (Flexible Spending Account)

☐ Life Insurance

☐ Umbrella Policy

☐ Disability Insurance

☐ Long Term Care Insurance

4 RETIREMENT PLAN INVESTING

☐ Contributions (Utilizing employer match and further increasing deferrals)

☐ Roth vs. Pre-Tax Options

☐ Asset allocation and rebalancing

☐ Retirement Income Projections

5 INVESTING

☐ IRA’s

☐ 529 College Savings Plan

☐ After Tax Investing

☐ Annuities and Life Time Income