PLANNING CHECKLIST

Your thoughtful review of the items below will help you determine if you need to initiate an in-depth review of your financial affairs.

Answer "yes" to any of these questions and a review may be needed.

Answer "yes" to several of these questions and you may need to take action immediately.

Changes in Your Family	Yes	No
Has a member of the family become married, divorced, separated or is seriously contemplating such action?	____	____
Is a child or grandchild expected or has been born, adopted or acquired by marriage recently?	____	____
Has a parent, child or grandchild passed away or become terminally ill recently?	____	____

Health Changes	Yes	No
Has your health or that of your spouse changed sufficiently enough to affect your planning, lifestyle or attitudes?	____	____
Have you or your spouse, parent, child or grandchild become incapacitated, handicapped or seriously injured and needs or will need special care?	____	____

Lifestyle Changes

	Yes	No
Would you like to understand what financial impact retirement will have on you?	____	____
Do you expect to change your residence due to transfer, retirement or a personal relocation?	____	____
Do you plan to travel extensively during the next year?	____	____
Do you plan to live elsewhere for part of the year?	____	____
Are you considering changing your plans for retirement?	____	____
Are you considering the acquisition of a retirement or vacation home?	____	____

Investment Portfolio

	Yes	No
Do you know if your portfolio is appropriate?	____	____
Does your investment portfolio need analysis?	____	____
Are you satisfied with the investment returns you have been getting?	____	____
Have you realized significant capital gains/losses for this year?	____	____
Do you have more than 20% ownership in one investment (mutual fund, stock options, partnership, business, etc.)?	____	____
Would you like to consider alternatives for investment of your liquid assets (i.e, Money Market, T-bills)?	____	____
Are you interested in becoming informed about 529 College Plans for your children or grandchildren?	____	____
Are you interested in learning about tax efficient investing?	____	____

Changes in Assets

Question	Yes	No
Has the value of some of your assets changed significantly in the last year?	____	____
Have you or are you considering acquiring or disposing of real estate holdings?	____	____
Have you received or do you expect to receive an inheritance in the near future?	____	____
Do you anticipate receipt of a substantial bonus or other employee benefits?	____	____

Employer Plans

Question	Yes	No
Have you increased or decreased your percentage of contributions to your retirement plan or do you wonder if you should?	____	____
Have you exercised stock options or made thrift plan withdrawals?	____	____
Have you received or do you expect to receive a lump sum distribution from a 401(k) or pension plan because of a buy-out, retirement or layoff?	____	____
Do you know how to select the investment choices available to you in your employer provided retirement plan?	____	____

Life Insurance

Question	Yes	No
Do you have questions about whether or not you should add or reduce your life insurance?	____	____
Do you have questions about the type of life insurance you should have?	____	____
Are the beneficiary arrangements for your life insurance correct and tax efficient?	____	____

Other Insurance — Yes — No

Question	Yes	No
Would you like to understand long-term care insurance for yourselves and/or your parents including the costs and options available to you?	____	____
Is your disability income insurance coverage adequate?	____	____

Estate Planning — Yes — No

Question	Yes	No
Do you have questions concerning estate planning?	____	____
Do you know how estate taxes are calculated?	____	____
Do you know whether or not your estate is arranged such that a minimal amount of estate tax will be owed?	____	____
Would you like to consider making gifts of property or cash to minor or adult children, grandchildren or other family members?	____	____
Would you like to learn about how you can use a charitable gift to provide an income for life to you and your spouse?	____	____
Do you need a referral to an attorney to update your Will, Trust, Power of Attorney or Living Wills?	____	____

Business Interests — Yes — No

Question	Yes	No
Do you own a business?	____	____
Do you have a succession in place if you retire, become incapacitate or die?	____	____
Have you or do you expect to sell or acquire a business?	____	____
Do you need to establish a retirement plan for your business?	____	____
Do you need a review of your executive benefits?	____	____
Do you need to review your benefit plans including your retirement plan?	____	____