

FAMILY ISSUES	YES	NO
Are there any life events that you expect to occur for yourself or your immediate family (marriage, higher education, career change, move, retirement)?	☐	☐
Have any life events recently occurred?	☐	☐
Do you have (or expect to soon have) any children or grandchildren? If so, consider the following: - Plan to fund education or major expenses (such as a wedding). - If you have family members with special needs, advanced planning may be advisable.	☐	☐
Were you previously married? If so, consider reviewing your estate planning documents, beneficiary designations, and your insurance needs.	☐	☐
If you are divorced, are there any issues that should be considered (such as alimony, child care costs)?	☐	☐
Are you or your spouse/partner incurring significant medical expenses or are you disabled? If so, consider reviewing your health insurance options to understand deductibles, premiums, and out-of-pocket maximums. Also, compare your plan against your spouse's/partner's, if applicable. See "What Issues Should I Consider When Reviewing My Health and Life Insurance Policies?" checklist.	☐	☐
Are you a veteran? If so, consider if any benefits would be available and helpful.	☐	☐
Are you caring for your parents? If so, reference "What Issues Should I Consider For My Aging Parents?" checklist.	☐	☐
Do you have any residency or citizenship concerns?	☐	☐

CASH FLOW ISSUES	YES	NO
Do you need to review your emergency fund to see if it is adequate?	☐	☐
Do you need help developing a spending plan? (continue on next column)	☐	☐

CASH FLOW ISSUES (CONTINUED)	YES	NO
Do you need to review if you are saving in the right places? If so, consider saving in the following order: contribute to your employer's retirement plan to take advantage of the employer match, max out HSA contributions (if participating), max out employer retirement and IRA contributions (if applicable), save in taxable accounts.	☐	☐
Are you taking distributions from your retirement accounts? If so, consider the rate of withdrawal and the tax efficiency of your distribution strategy. Ensure that any RMDs are satisfied.	☐	☐
Do you expect your cash flow will change in the future? If so, consider the following: - If you expect your income to increase in the future, consider making Roth conversions during lower tax bracket years and harvesting capital gains. - If you expect your income to decrease in the future, consider making traditional IRA and 401(k) contributions, and utilizing tax losses during higher bracket years. - If income will vary (due to deferred compensation or bonuses), consider aligning your high tax years with higher tax deductions (such as charitable gifts and medical expenses) and taking advantage of any tax losses.	☐	☐
Do you expect to receive Social Security in the future? If so, consider reviewing your Social Security statements and earnings records to ensure they are accurate. If married, consider your spouse's Social Security benefits and review strategies to maximize household benefits.	☐	☐

ASSET & DEBT ISSUES	YES	NO
Do you need to review your objectives and risk tolerance for each investment account? (continue on next page)	☐	☐

ASSET & DEBT ISSUES (CONTINUED)	YES	NO
Do you need help understanding the investments you currently own? If so, consider the quality of the investments, the expense ratio, and how the investments fit relative to your investment policy statement and/or overall financial plan.	☐	☐
Are there high levels of cash in any accounts? If so, consider the following: ■ FDIC insurance limit is \$250,000 per depositor, per FDIC-insured bank, per ownership category. ■ Interest rates on the cash may be higher elsewhere.	☐	☐
Do you have any debts with high interest rates?	☐	☐
If you have debts, do (or will) your total monthly debt payments equal 36% or more of your gross monthly income? If so, some lenders may not be willing to lend money to you.	☐	☐
Do you have any annuities? If so, review the riders, death benefits, and surrender charges.	☐	☐
Does your employer offer equity compensation (e.g., stock options, restricted stock, ESPP, etc.)? If so, review your rights, any vesting schedules, and the tax consequences of purchasing and/or selling shares.	☐	☐
Do you need to review your employee benefits to ensure that you are taking advantage of what your employer offers? Consider contributions to Health Savings Accounts, Flexible Spending Accounts and/or Dependent Care Flexible Spending Accounts.	☐	☐
Do you own your primary residence? If so, review your insurance coverage, property taxes, any associated debt, and how the home is titled.	☐	☐
Do you have a second property or rental property? If so, consider how those properties are titled, any potential liabilities, and the possible use of an LLC.	☐	☐
Do you own a business? If so, consider retirement plan options, succession planning, and valuation.	☐	☐
Could there be any assets that you are forgetting?	☐	☐

TAX PLANNING ISSUES	YES	NO
Do you need to review your tax return to ensure that it has been completed accurately and that your tax liability has been minimized properly? If so, reference "As Someone Who Is Working, What Issues Should I Consider When Reviewing My Tax Return?" or "As A Retiree, What Issues Should I Consider When Reviewing My Tax Return?" checklist.	☐	☐
Do you need help identifying tax planning opportunities?	☐	☐

LONG-TERM PLANNING ISSUES	YES	NO
Are you considering any major expenses for the future (such as a second home)?	☐	☐
Do you need to create (or review) your estate plan? If so, reference the "What Issues Should I Consider When Creating My Estate Plan?" or "What Issues Should I Consider When Reviewing My Estate Planning Documents?" checklists (depending on your situation).	☐	☐
Do you need to establish a plan (or review your existing plan) for funding long-term care expenses?	☐	☐
Do you anticipate that you might receive an inheritance from a loved one?	☐	☐

OTHER ISSUES	YES	NO
Do you need to review your insurance coverage (including life, disability, property & casualty insurance)? If so, reference "What Issues Should I Consider When Reviewing My Property And Casualty Insurance Policies?" and "What Issues Should I Consider When Reviewing My Health And Life Insurance Policies?" checklists.	☐	☐
Are you charitably inclined?	☐	☐
Are there any state-specific issues that should be considered?	☐	☐
Are there any other personal concerns that motivated you to seek financial advice?	☐	☐

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