



Your Personal Financial Health Check Up

Please take a few moments to complete this checklist by using one of the answers of “yes”, “no”, or “not sure.” (Any “no” or “not sure” answers can point to potential problems you may wish to ask me about.)

Monthly Income and Expense

1. Do you use a budget? _____
2. Do you have any financial matters that require immediate attention (i.e. a child going to college, the recent loss of a job, immediate retirement, or poor investment returns)?

Retirement

1. Are you saving for retirement? _____
2. Do you know what rate of return you need now to maintain your lifestyle after retirement and keep ahead of inflation and taxes? _____

Children's Education

1. Have you planned for this expense? _____
2. Is the ownership of your education savings designed to reduce taxes? _____

Your Investments

1. Are your investments well diversified? _____
2. Are you satisfied with their performance? _____

Risk and Insurance

1. Will your insurance cover your family's need in the event of death or disability? _____
2. Do you have an umbrella liability policy? _____

Estate Planning

1. Are your wills current? _____
2. Is your estate designed to minimize taxes? _____