

PERSONAL ISSUES	YES	NO
<p>Do you need to assess the progress you made toward your goals last year? If so, consider the following:</p> <ul style="list-style-type: none"> Review and compare your financial models, comparing a snapshot of where you are today to last year and/or a prior time. Inventory your recent accomplishments to identify what strategies worked well. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you identified new goals for this year or the future? If so, assign a priority and time horizon, and incorporate them into your overall plan.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are there any life events that are likely to occur for yourself or your immediate family this year (e.g., move, marriage, birth, higher education, job change, retirement, illness, death)?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you need to confirm whether you or any family members will reach a milestone age this year? If so, reference the "Important Milestones" guide.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you concerned about any variables or circumstances that could potentially impact your plans for this year?</p>	<input type="checkbox"/>	<input type="checkbox"/>

CASH FLOW ISSUES (CONTINUED)	YES	NO
<ul style="list-style-type: none"> If you are married and your spouse does not have earned income, explore spousal IRA options. 		
<p>Do you need to confirm that you are adequately saving toward your goals? If so, review your target savings and funding rates. If you fully fund some goals early in the year, continue saving toward other goals.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have funds left in your FSA from last year? If so, consider spending such funds before the expiration of any grace period.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you subject to taking RMDs (inherited IRA or age 72 or older)? If so, consider the following:</p> <ul style="list-style-type: none"> If you are charitably inclined and age 70½ or older, you can do a QCD to satisfy your RMD. Note the "first dollars out" rule. Time the satisfaction of your RMD to support your goals, and be sure to review your withholdings. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you make annual gifts? If so, make a plan to fund strategically, and track the use of your annual exclusion amount for noncharitable gifts.</p>	<input type="checkbox"/>	<input type="checkbox"/>

CASH FLOW ISSUES	YES	NO
<p>Do you expect your household income and/or expenses to change materially this year?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you need to review your cash flow plan? If so, evaluate your actual income and expenses, and adjust your spending plan as necessary.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you need to review your employee benefits to ensure that you are taking advantage of what your employer offers? If so, consider maxing out annual contributions to any retirement accounts, Health Savings Account, Flexible Spending Account, and/or Dependent Care Flexible Spending Account.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you able to contribute to an IRA? If so, consider the following:</p> <ul style="list-style-type: none"> Fund a Roth IRA, make deductible contributions to a traditional IRA, or make after-tax contributions to a traditional IRA, depending upon your eligibility. (continue on next column) 	<input type="checkbox"/>	<input type="checkbox"/>

ASSET & DEBT ISSUES	YES	NO
<p>Do you need to adjust or replenish your emergency fund?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you planning to buy or sell business, personal, or real property this year?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you need to review your investment risk tolerance?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you need to review the performance of your investment accounts?</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you need to rebalance your investment portfolio or otherwise adjust your asset allocation? If so, consider the following:</p> <ul style="list-style-type: none"> Be sure to consider the tax consequences and trade strategically. If you made any trades last year that were meant to be short-term (e.g., due to tax loss harvesting or to avoid capital gain distributions), revisit your strategy and reposition as necessary. (continue on next page) 	<input type="checkbox"/>	<input type="checkbox"/>

ASSET & DEBT ISSUES (CONTINUED)	YES	NO
Do you need to review your asset location across the accounts in your portfolio? If so, consider holding tax-efficient investments in taxable accounts, and tax-inefficient investments in tax-preferred accounts.	<input type="checkbox"/>	<input type="checkbox"/>
If you have a mortgage, should you explore refinancing?	<input type="checkbox"/>	<input type="checkbox"/>
Are there debts that you would like to eliminate this year? If so, strategically target debts with the least favorable terms first.	<input type="checkbox"/>	<input type="checkbox"/>
Are you a co-signer/guarantor on any loans/agreements? If so, check in with the other interested parties to confirm the terms, payment history, current status, etc.	<input type="checkbox"/>	<input type="checkbox"/>
Will you potentially need to borrow funds this year?	<input type="checkbox"/>	<input type="checkbox"/>
Do you need to review your credit report/score?	<input type="checkbox"/>	<input type="checkbox"/>
Do you need to freeze your credit?	<input type="checkbox"/>	<input type="checkbox"/>

TAX ISSUES	YES	NO
Do you need to collect tax forms and organize other documents in preparation for filing income tax returns for last year? If so, use last year's filings and/or a tax organizer to begin to gather all information necessary for filing Form 1040 and any state returns.	<input type="checkbox"/>	<input type="checkbox"/>
Did you make taxable gifts, or do you want to split gifts for last year? If so, collect documentation necessary for filing Form 709.	<input type="checkbox"/>	<input type="checkbox"/>
Would Roth conversions be beneficial this year?	<input type="checkbox"/>	<input type="checkbox"/>
Did you fail to make an IRA contribution for the prior tax year, but would you like to do so? If so, you have until Tax Day (excluding extensions) this year to make a contribution for last year.	<input type="checkbox"/>	<input type="checkbox"/>
Do you own investments in taxable accounts that are likely to make capital gains or income distributions (e.g., certain mutual funds and ETFs)? If so, consider your cost basis and whether it might be advantageous to sell in advance of such distributions.	<input type="checkbox"/>	<input type="checkbox"/>
Do you need to review your unrealized gains and losses and create a harvesting strategy?	<input type="checkbox"/>	<input type="checkbox"/>

INSURANCE ISSUES	YES	NO
Do you expect any changes with regard to your health or medical treatments? If so, consider reviewing your health insurance coverage and alternate options.	<input type="checkbox"/>	<input type="checkbox"/>
Do you need to review your life insurance coverage?	<input type="checkbox"/>	<input type="checkbox"/>
Do you need new or increased disability insurance coverage?	<input type="checkbox"/>	<input type="checkbox"/>
Is it time to explore (or review existing) LTC insurance?	<input type="checkbox"/>	<input type="checkbox"/>
Have you made any improvements to your property or acquired new valuables? If so, consider reviewing your property insurance (homeowners, renters, etc.), increasing coverage and/or adding riders as appropriate.	<input type="checkbox"/>	<input type="checkbox"/>

LEGAL ISSUES	YES	NO
Do you need to review your estate plan?	<input type="checkbox"/>	<input type="checkbox"/>
Do you need to review the titling/ownership of your assets?	<input type="checkbox"/>	<input type="checkbox"/>
Are you, or will you be, serving as a fiduciary? If so, consider the following: <ul style="list-style-type: none"> ■ Review your duties and your performance to ensure that you are upholding applicable standards. ■ If you are an Executor or Trustee of an irrevocable trust, consider whether a distribution and election under the 65-Day Rule would be prudent. 	<input type="checkbox"/>	<input type="checkbox"/>
Have any new laws gone into effect that might impact your financial plan? If so, consider how your saving strategies, income tax situation, estate plan, etc. might have been affected and what steps might be necessary.	<input type="checkbox"/>	<input type="checkbox"/>
Are you subject to any new contracts/agreements, or did any such arrangements expire?	<input type="checkbox"/>	<input type="checkbox"/>
If you own a business, are there any changes on the horizon this year?	<input type="checkbox"/>	<input type="checkbox"/>
Are there any state-specific issues to consider?	<input type="checkbox"/>	<input type="checkbox"/>

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Wealth Management with Wisdom and Care



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