

TAX DOCUMENTS	YES	NO
<p>Are you filing income tax returns? If so, consider the following:</p> <ul style="list-style-type: none"> Keep at least three years of state and federal tax returns and supporting documentation on file. Supporting documentation includes records that prove any income, deductions, or credits claimed (W-2, 1099, end of year statements from banks and investment accounts). Depending on the state (like CA), you may need to keep tax returns for longer than three years. If you think you forgot to report income and it's more than 25% of gross income, keep six years of tax returns on file. If you are claiming a loss for worthless securities or bad debt deduction, keep records for seven years. Keep all W-2s until you begin collecting Social Security. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you made taxable gifts or received an inheritance? If so, keep all 709s that you file, and any 8971s or 706s issued to you, along with any supporting documentation in your permanent records.</p>	<input type="checkbox"/>	<input type="checkbox"/>

HEALTHCARE DOCUMENTS	YES	NO
<p>Will you apply for Medicaid (perhaps due to long-term care expenses)? If so, keep all financial statements and records of transactions for the previous five years to support your application for Medicaid, as there is generally a five-year look-back provision.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have a Health Savings Account (HSA)? If so, keep all medical receipts from the date the HSA was opened.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Did you write off medical expenses on your tax return? If so, keep records for as long as you keep your tax returns (generally three years).</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you on Medicare? If so, consider the following:</p> <ul style="list-style-type: none"> Keep your Medicare Summary Notices for at least a year, or until your bill is paid in full. If you are enrolled in an employer drug plan that is considered creditable, keep your annual "Notice of Creditable Coverage" provided by your employer. This is needed if you enroll in Part D at a later time. 	<input type="checkbox"/>	<input type="checkbox"/>

LEGAL DOCUMENTS	YES	NO
<p>Are you a U.S. citizen? If so, keep a copy of your Social Security card, birth certificate, and passport.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you a foreign national? If so, keep all documents related to your entrance into the United States, such as passport, Green Card, and I-94.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have an estate plan? If so, keep a copy of your Will, Trust(s), Powers of Attorney (General and Health Care), Living Will, and beneficiary designations on file, and store the originals in a safe place. Also, consider giving copies to people that play an important role in your estate plan, such as your agents, Executor(s) and Trustee(s).</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you currently married? If so, keep your marriage certificate on file, which may be needed in case of a name change, proof of marriage for insurance benefits, and for obtaining a joint mortgage. If you have a prenuptial agreement, store your original copy in a safe place.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you been divorced? If so, keep your divorce papers on file.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you served in the military? If so, keep your military discharge papers as they may be needed to prove your eligibility for veteran's benefits.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have a safe deposit box? If so, keep the necessary information to find and access the safe deposit box.</p>	<input type="checkbox"/>	<input type="checkbox"/>

ASSET & DEBT RELATED DOCUMENTS	YES	NO
<p>Do you have any investment accounts or bank accounts? If so, consider the following:</p> <ul style="list-style-type: none"> Keep the most current statements on file (paper or electronic). Keep the End of Year statement on file until you complete your tax return. If you own investments purchased before 2012 (the year that custodians were required to track cost basis), keep records of what you paid for the non-covered investments in the event you sell them in the future, as the 1099 may not report cost basis. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you maintain any retirement accounts? If so, consider the following:</p> <ul style="list-style-type: none"> Keep documentation on any contributions and withdrawals. If you took a Coronavirus-Related Distribution, keep your withdrawal request and 1099-R. If you made a Roth conversion, keep records showing the conversion. If you made non-deductible traditional IRA contributions, keep Form 8606 until the account is fully withdrawn to track cost basis. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you a small business owner? If so, keep the following:</p> <ul style="list-style-type: none"> Federal EIN, business formation documents, ownership agreements, and any business licenses. Payroll records, employment tax records, and receipts for all expenses. Business asset records, such as purchase and sales invoices, deeds, and titles. Records of employee benefits, such as retirement plan documents. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have any debts (student loans, mortgage, etc.)? If so, keep the loan documents until the loan is paid off. Once the loan is paid off, keep documentation on file proving that the loan has been paid in full. (continue on next column)</p>	<input type="checkbox"/>	<input type="checkbox"/>

ASSET & DEBT RELATED DOCUMENTS (CONTINUED)	YES	NO
<p>Do you own property (automobiles, real estate)? If so, consider the following:</p> <ul style="list-style-type: none"> Keep any deeds, titles, settlement statements, or bills of sale on file until you decide to sell the property. Keep documentation showing purchase-related fees that were capitalized on file until you decide to sell the property. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you self-employed and do you deduct home office expenses? If so, keep all receipts for any housing/home office-related expenses (such as utility bills and mortgage statements) to prove the home office deduction.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Have you made any improvements to your home? If so, keep any receipts related to the home improvement as they may be used to substantiate any adjustments to the cost basis for your property.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you own real property in multiple states? If so, keep detailed records proving which state you lived in for the majority of the year (receipts, or travel itineraries). It is especially important if you are concerned about your state income tax liability and/or establishing residency.</p>	<input type="checkbox"/>	<input type="checkbox"/>

OTHER DOCUMENTS	YES	NO
<p>Do you have any higher education (college, certifications)? If so, keep copies proving that you completed the coursework.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have any insurance policies (homeowners, disability, life insurance)? If so, keep the most current policies on file.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you currently employed? If so, keep any contracts signed, including any non-solicit or non-compete agreements.</p>	<input type="checkbox"/>	<input type="checkbox"/>

“We combine sophisticated financial planning with expert investment management solutions that are always tied together to seek the highest probability of successful financial outcomes.”

What are the elements that need to be tied together? While that varies some depending on the situation, the general areas are:

- Investing - tax managed, aligned with client goals and preferences
- Tax planning - proactive, multi-year strategies
- Cash flow
- Retirement planning - max Social Security, optimal accumulation & distribution vehicles/strategies
- Affairs planning - Advance Medical Directive, Power of Attorney, Will, Trust, Asset Titling, Beneficiary Designations
- Risk management - Insurance coverages, risk avoidance

We do much of the above and coordinate with other professionals on other aspects. We are involved in all areas to provide cohesive advice, implementation and outcome on a technology-driven platform that will simplify your life.

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