

CASH FLOW ISSUES	YES	NO
<b>Has there been a change to your cash flow or budget?</b> If so, consider how this will impact your financial situation.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Has there been a change to your employment?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you need to adjust how much you are saving?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you max out your salary deferrals to your employer retirement plan but want to save more?</b> If so, consider the following: <ul style="list-style-type: none"> <li>■ You may be able to make a Backdoor Roth IRA contribution. See the “Can I Make A Backdoor Roth IRA Contribution?” flowchart to see if you qualify.</li> <li>■ If your employer’s plan allows after-tax contributions, you may be able to make a Mega Backdoor Roth IRA contribution. See the “Can I Make A Mega Backdoor Roth IRA Contribution?” flowchart.</li> <li>■ If you have income from self employment, other opportunities may be available, such as a Solo 401(k).</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<b>If you are taking distributions from any accounts, do you need to review your rate of withdrawal?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>If you are subject to an RMD (either because you have reached age 72 or you’ve inherited a retirement account), are you prepared to satisfy the RMD before December 31st?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you need to review your employee benefits to ensure that you are taking advantage of what your employer offers?</b> Consider contributions to Health Savings Accounts, Flexible Spending Accounts and/or Dependent Care Flexible Spending Accounts.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you have family members that will attend college and/or private high school?</b> If so, consider funding a 529 plan.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you use credit cards?</b> If so, consider if there are other cards providing better benefits (features, points, etc.).	<input type="checkbox"/>	<input type="checkbox"/>

ASSET & DEBT ISSUES	YES	NO
<b>Have your investment goals or your risk tolerance changed?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>If you have recently had unexpected expenses, did they impact your emergency savings?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Are there high levels of cash in any accounts?</b> If so, consider the following: <ul style="list-style-type: none"> <li>■ FDIC insurance limit is \$250,000 per ownership category, per insured bank.</li> <li>■ Interest rates on the cash may be higher elsewhere.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you maintain a concentrated position in a single investment?</b> If so, consider strategies to mitigate the risk.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Have you acquired or sold a major asset or property?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>If you own a business, have there been any changes to the business?</b> If so, consider the following: <ul style="list-style-type: none"> <li>■ If you purchased new property or equipment, there could be an opportunity to depreciate it.</li> <li>■ If you have hired new employees, consider reviewing your employee benefits, including your retirement plan design.</li> <li>■ Your business structure may need to be reviewed in light of any recent tax reform.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you anticipate any significant expenses in the near future?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Did you incur any new debts (auto loan, student loan)?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you have any debts with high interest rates?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you need to review your credit score?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Could there be assets that you may be forgetting?</b> If so, consider the following: <ul style="list-style-type: none"> <li>■ Review the “points” feature on credit cards and “miles” with airlines.</li> <li>■ Search state agencies and unclaimed property sites that are run by many state treasurers.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>

INSURANCE PLANNING ISSUES	YES	NO
<p><b>Do you need to review your healthcare options during an open enrollment period?</b> If so, consider the following:</p> <ul style="list-style-type: none"> <li>■ Medicare open enrollment begins in October.</li> <li>■ Health Insurance Marketplace open enrollment begins in November.</li> <li>■ Employer open enrollment varies based on the employer.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>If you have life insurance, does the policy need to be reviewed?</b> If so, consider requesting an in force illustration and reviewing alternate options.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Have there been any changes in compensation, new dependents, or new liabilities?</b> If so, consider changing the amount of life/disability coverage you carry.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Have there been any changes to your real estate holdings that could impact your property and casualty insurance (such as a pool or a new structure)?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Have there been any changes to your health situation that warrant a review of your employee health/disability benefits?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>

TAX PLANNING ISSUES	YES	NO
<p><b>Were there any surprises on your tax return from last year?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Did you receive a large tax refund or need to pay a large amount when filing your return?</b> If so, consider changing your withholding and/or making estimated payments.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Will you be receiving any significant windfalls that could impact your taxes (inheritance, RSUs vesting, stock options, bonus)?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you expect your income to change in the near future?</b> If so, consider strategies to minimize your tax liability.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you have any unrealized gains, losses or carryforwards from prior years?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Have you made (or do you plan to make) any noncharitable gifts this year?</b> If so, gifts up to the annual exclusion amount of \$15,000 (per year, per donee) are gift tax-free. (continue on next column)</p>	<input type="checkbox"/>	<input type="checkbox"/>

TAX PLANNING ISSUES (CONTINUED)	YES	NO
<p><b>Do you need to determine cost basis for any assets you own?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you plan to make charitable gifts?</b> If so, consider the following:</p> <ul style="list-style-type: none"> <li>■ Fund gifts with appreciated securities, for tax efficiency.</li> <li>■ Use bunching techniques if your itemized deductions tend to fall below the standard deduction.</li> <li>■ The CAA of 2021 allows an above-the-line deduction of \$300 (\$600 if MFJ) for cash contributions to certain qualifying charities in 2021. This can help reduce AGI for taxpayers claiming the standard deduction.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>

LONG-TERM PLANNING ISSUES	YES	NO
<p><b>Have any of your financial/life goals changed?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you expect your estate will exceed your unused federal estate and gift tax exclusion amount (maximum \$11.7 million, or \$23.4 million if you are married)?</b> If so, consider strategies to plan for a possible federal estate tax liability.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do your beneficiaries need to be reviewed and possibly updated for your non-probate assets (such as retirement plans, life insurance, and TOD accounts)?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Have there been any changes to your family (marriage, divorce, birth, death, illness)?</b> If so, consider revisiting your estate plan and reference "What Issues Should I Consider Before I Update My Estate Plan?" checklist.</p>	<input type="checkbox"/>	<input type="checkbox"/>

OTHER ISSUES	YES	NO
<p><b>Do steps need to be taken to protect yourself from identity theft?</b> If so, reference "Am I At Risk Of Having My Identity Stolen Or Being A Victim Of Fraud?" checklist.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Are your financial documents organized and stored properly?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Are there any state-specific issues that should be considered (including possible estate tax liabilities)?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>

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