



2026 Financial Checklist

Start the new year with a fresh look at your financials.
Here is a checklist to get you started:

THINGS TO REVIEW:

- ☐ Life Insurance Needs
- ☐ Car Insurance Quotes
- ☐ Homeowner's Insurance
- ☐ Annual Credit Report
- ☐ 2025 Spending Summary

WHAT TO PLAN FOR:

- ☐ Retirement and tax changes
- ☐ Income strategy for retirement
- ☐ Major expenses
- ☐ Managing capital gains taxes

QUESTIONS TO ASK:

- ☐ Does my portfolio need to be rebalanced?
- ☐ How much risk am I taking?
- ☐ What are my different Social Security options?
- ☐ When do I need to start my RMDs?
- ☐ Am I maximizing my retirement plan contributions?

MAKE SURE TO UPDATE:

- ☐ Beneficiaries on life insurance policies
- ☐ Beneficiaries on IRAs and 401(k)s
- ☐ Digital Estate Plan
- ☐ Powers of Attorney and Living Wills
- ☐ Trusted Contact form

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Registered Investment Advisers

Financial Planning & Investment Management

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