



## 2. PROTECTION PLANNING

Disability and Property	Life Insurance	Business	Miscellaneous
<input type="checkbox"/> Replace/supplement group D/I policy <input type="checkbox"/> D/I policy review <input type="checkbox"/> Exercise guaranteed convertability <input type="checkbox"/> Life & D/I Illustration <input type="checkbox"/> Auto <input type="checkbox"/> Deductible review <input type="checkbox"/> Personal liability <input type="checkbox"/> Homeowners <input type="checkbox"/> Renters	<input type="checkbox"/> Review coverage capital/survivor need <input type="checkbox"/> Term need <input type="checkbox"/> Replace supplement group <input type="checkbox"/> Replace Term w/cash value <input type="checkbox"/> Update, reproject and upgrade policies <input type="checkbox"/> UL/VUL <input type="checkbox"/> Retirement savings using life insurance	<input type="checkbox"/> Deferred compensation plan <input type="checkbox"/> Key person insurance <input type="checkbox"/> Business succession <input type="checkbox"/> Executive benefit plan	<input type="checkbox"/> Accelerated mortgage Life Estate <input type="checkbox"/> Credit Life <input type="checkbox"/> Medicare supplement <input type="checkbox"/> Health insurance <input type="checkbox"/> Nursing home issues LTC (long term care) Long Term Care (review/replace) <input type="checkbox"/> Retirement income protection <input type="checkbox"/>

**Notes:**

## 3. ACCUMULATION GOALS/INVESTMENT PLANNING

<input type="checkbox"/> Review accumulations <input type="checkbox"/> Start/increase savings <input type="checkbox"/> Increase monthly contributions* <input type="checkbox"/> Major Purchases	<input type="checkbox"/> Education funding start/review <input type="checkbox"/> Dependent minor accounts <input type="checkbox"/> Systematic savings	<input type="checkbox"/> Review model portfolio Review asset allocation <input type="checkbox"/> Review time based portfolio allocations	<input type="checkbox"/> Dollar cost averaging <input type="checkbox"/> Maturing CD's/bonds <input type="checkbox"/> Stock research <input type="checkbox"/> Fee based accounts
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**Notes:**

**4. GENERAL TAX STRATEGIES**

<ul style="list-style-type: none"> <li><input type="checkbox"/> Max pre-tax contributions</li> <li><input type="checkbox"/> Roth versus traditonal Roth conversions</li> <li><input type="checkbox"/> Adjust withholdings</li> <li><input type="checkbox"/> Tax diversification</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Tax exempt/ favorable (interest/ dividends)</li> <li><input type="checkbox"/> Debt consolidation (home equity)</li> <li><input type="checkbox"/> Pretax estate planning</li> <li><input type="checkbox"/> Net unrealized appreciation</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Tax return review</li> <li><input type="checkbox"/> Nonqualified tax deferral</li> <li><input type="checkbox"/> Taxation of SSA benefit</li> <li><input type="checkbox"/> Dependent deductible</li> <li><input type="checkbox"/> IRA rules</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Refer to CPAs for 1040 review</li> <li><input type="checkbox"/> Tax credits</li> <li><input type="checkbox"/> Value of mortgage interest</li> <li><input type="checkbox"/> HSA/FSA</li> </ul>
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**Notes:**

**5. RETIREMENT PLANNING**

<ul style="list-style-type: none"> <li><input type="checkbox"/> Review income goal</li> <li><input type="checkbox"/> Review target date</li> <li><input type="checkbox"/> IRA rollover/ transfer</li> <li><input type="checkbox"/> Retirement income/ distribution planning</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> IRA deductibility</li> <li><input type="checkbox"/> Business retirement plans (self-employed)</li> <li><input type="checkbox"/> IRA minimum distribution</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> SS statement earnings review</li> <li><input type="checkbox"/> Social security filing strategies</li> <li><input type="checkbox"/> Retirement savings using life insurance</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Review employer plans: qualified plans, deferred comp, profit sharing</li> <li><input type="checkbox"/> Pension options</li> <li><input type="checkbox"/> Pension maximization</li> </ul>
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**Notes:**

## 6. ESTATE PLANNING

- Wills/updated
- Trust
- Power of attorney  
Living will/  
advance directive
- Capital transfer

- Beneficiary/TOD  
review Executor  
review
- Dependent  
account  
successor  
custodian
- Inheritance
- Gifting

- Irrevocable trusts
- Charitable giving
- Custodianship
- Life insurance  
ownership
- Ownership of  
assets

- Donor advised  
funds
- Estate  
changes
- Revocable  
living trus
- Health care  
proxy

### Notes:

## 7. FINANCIAL NEEDS ANALYSIS

- Analysis  
recommended
- Updated net  
worth/  
cash flow

- Plan update
- Time frame/risk  
scale

- Asset allocation
- Diversification

- Retainer/review  
service (fee-only)

### Notes:

## 8. MISCELLANEOUS

### Notes:

\* Review against CPI annually