New Client Review Checklist

Current Financials

- [ ] Personal Balance Sheet
- [ ] Annual Cash Flow
- [ ] Employment Stats
- [ ] Income Review

Risk Management & Insurance

- [ ] Life Insurance Review
- [ ] Long-Term Care Review
- [ ] IRMAA Outlook
- [ ] Policy Review

Long Term Planning

- [ ] Retirement Outlook
- [ ] Retirement Distribution Plan Review
- [ ] Social Security Analysis
- [ ] Plan - Goal Alignment Review
- [ ] Employer Plan Optimization
- [ ] Savings Opportunities

Investment Management

- [ ] Asset Allocation Review
- [ ] Diversification Review
- [ ] Investment Fund(s) Quality & Cost

Tax Planning

- [ ] Asset Location Review
- [ ] Tax Return Review
- [ ] Tax Report Preparation
- [ ] Mitigation Opportunities
- [ ] Shadow Tax Analysis

Family Planning

- [ ] College Planning Review
- [ ] Student Loan Repayments Analysis
- [ ] Home/Mortgage/Debt Review

Estate Planning

- [ ] Beneficiary Review
- [ ] Estate Document Analysis
- [ ] Succession Reivew
- [ ] Estate, Gift, GSTT Tax Analysis