

# Fall Financial Readiness Checklist

## 7 Smart Steps brought to you by Kimelman & Baird



As the seasons change, it's a great time to review your financial goals and ensure your plans remain aligned with your life. This fall, the team at Kimelman & Baird has prepared a practical checklist to help you evaluate key areas of your financial life. From charitable giving and education planning to insurance reviews and estate updates, these steps are designed to help keep your strategy on track and support thoughtful, proactive decision-making.



### Charitable Giving & RMDs

- Check RMD status and deadlines
- Align charitable giving with tax strategy
- Evaluate QCDs (Qualified Charitable Distributions) if applicable



### Multi-Generational Wealth Planning

- Review, or consider, annual gift strategies
- Schedule attorney meetings for trust updates or creation
- Consider consolidating scattered accounts for easier administration



### Tuition & Education Planning

- Review 529 plan contributions
- Consider direct tuition payments for gift tax advantages
- Update custodial account strategies



## Insurance and Risk Review

- Review life, disability, and long-term care coverage
- Check beneficiary designation



## Client Collaboration & Advisory Sync

- Schedule meetings with K&B
- Share current financial documents with advisors
- Ensure all professionals (CPA, attorney, etc.) are aligned



## Personal & Family Life Milestones

- Update estate planning documents after life changes
- Reflect on personal goals for 2026 and beyond

Everyone's financial situation is unique. Please be sure to speak with your advisor, tax professional, and legal counsel before making any changes. At Kimelman & Baird, we are here to support you with coordinated advice and ongoing guidance tailored to your long-term goals. Let's schedule a fall check-in to review your progress and prepare for the year ahead.

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