

FINANCIAL PLANNING CHECKLIST



Client: _____

Date: _____



Goals and Dreams

	Rating	Next Step	Timing
Clarity about most important goals and dreams			
Execution about most important goals and dreams			

Risk Management

	Rating	Next Step	Timing
Health Insurance - <i>you, spouse, children, HSA Planning</i>			
Life Insurance - <i>you, spouse, children</i>			
Disability Insurance - <i>you, spouse, children</i>			
Long-Term Care Insurance			
Emergency Fund - <i>3 - 6 Months</i>			
Property and Casualty Insurance - <i>auto, homeowners</i>			
Umbrella Insurance			
Medigap Insurance			

Wealth Accumulation & Investment

	Rating	Next Step	Timing
Mid-Term - <i>Education, remodeling, vacations, etc.</i>			
Retirement Savings			
Special Situations			
Tax Reduction Strategies			
Portfolio Management / Asset Allocation - <i>Investor behavior, diversification, risk vs. volatility</i>			
Personal Financial Planning Website - <i>Aggregation of accounts, Net Worth, Document Vault, Real Time</i>			

Distribution & Estate Planning

	Rating	Next Step	Timing
Retirement Distribution Strategy - <i>Social Security and Pension Optimization, Sequence of Returns, Life Insurance Cash Values</i>			
Outliving Money vs. Money Outliving You - <i>stocks vs. bonds, 2-years cash/non-market correlated assets</i>			
Wills, Trusts, Power of Attorney, Medical Directive			
Asset Titling & Beneficiary Designations			
Legacy Planning - <i>Family and Charity</i>			
Gift and Estate Tax Minimization			

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Banking Services

	Rating	Next Step	Timing
Student Loans			
Business Banking			
Personal Banking			
Consumer Loans			
Cash Flow			
Credit Cards			
Debt Management / Credit Score			
Financial Consolidation			

Tax Planning & Accounting

	Rating	Next Step	Timing
CPA and Firm			
Incorporation			
Business Taxes			
Company Sponsored Retirement Plans			
Book Keeping / Accounting			
Personal Taxes			

Real Estate & Mortgage

	Rating	Next Step	Timing
Real Estate Professional			
Mortgage Professional			
Mortgage Terms and Interest Rate			
Refinancing			
Reverse Mortgages			
Investment Properties			

Trusted Advisors

Financial Planning (Personal and Business)	Clear Path Advisory
Insurance Planning	Clear Path Advisory
Wealth Management	Clear Path Advisory
Retirement Plan Services	Clear Path Advisory
Group Benefits Specialist	Clear Path Advisory
Property & Casualty	
Banking Services	
CPA	
Attorney	