



PERSONAL NEEDS WORKSHEET

Category: Wealth Management

Have I completed a personal risk analysis?

| <u>YES</u> | <u>NO</u> | <u>NOT SURE</u> |
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Am I knowledgeable about conservative wealth accumulation options:

- Preferred Stocks, Exchange Traded Funds (ETFs)*
- Roth IRA*
- Annuities*
- Bonds*
- Overfunded Insurance*

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Am I knowledgeable about equity based wealth accumulation options:

- Common Stocks*
- Mutual Funds*
- Variable Annuities*
- Private Placements*

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Category: Personal Retirement Planning

Have I determined what quality of life I would like to live during retirement?

| <u>YES</u> | <u>NO</u> | <u>NOT SURE</u> |
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Are my investments producing enough income to fund my retirement?

Am I taking full advantage of qualified retirement plans?

(e.g. 401K, 403b, Defined Benefits, etc.)

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If I should pass, do I have a plan in place to provide a consistent source of income for surviving family members?

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Category: Tax Planning and Preparation

YES NO NOT SURE

Am I taking advantage of all the tax advantages possible to accumulate wealth for retirement?

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Have I created a tax efficient plan to receive my desired income during retirement?

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If not, do I know what my alternatives are given my specific situation?

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Am I receiving the maximum possible tax benefit from any charitable contributions?

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Category: Life, Disability & Long-Term Care

YES NO NOT SURE

Are my assets properly protected?

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Do we have the appropriate type and amount of life insurance?

Is my income properly protected by my employer, and by myself in the event of a disability?

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Are you aware of the new tax benefits regarding long-term care?

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Category: Legal Document Audit & Development

YES NO NOT SURE

Is your estate plan in proper order and is my home (s) **properly titled** and financed?

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Are your wills and trusts up to date?

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Does my will contain **the necessary directives?**
(e.g. health directives, powers of attorney, etc.)

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Category: Health Insurance Counseling

YES NO NOT SURE

Will my health coverage adjust as my health needs change?

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Does my health insurance contains any unexpected gaps?

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Am I prepared for a potential catastrophic health issue?

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Have you planned for escalating health care costs in retirement?

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