



PERSONAL NEEDS WORKSHEET

Category: Wealth Management

Have I completed a personal risk analysis?

<u>YES</u>	<u>NO</u>	<u>NOT SURE</u>

Am I knowledgeable about conservative wealth accumulation options:

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

Am I knowledgeable about equity based wealth accumulation options:

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

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>

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.)

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

--	--	--

Category: Tax Planning and Preparation

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

YES NO NOT SURE

--	--	--

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

--	--	--

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

--	--	--

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

--	--	--

Category: Life, Disability & Long-Term Care

Are my assets properly protected?

YES NO NOT SURE

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?

--	--	--

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

--	--	--

Category: Legal Document Audit & Development

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

YES NO NOT SURE

--	--	--

Are your wills and trusts up to date?

--	--	--

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

--	--	--

Category: Health Insurance Counseling

Will my health coverage adjust as my health needs change?

YES NO NOT SURE

--	--	--

Does my health insurance contains any unexpected gaps?

--	--	--

Am I prepared for a potential catastrophic health issue?

--	--	--

Have you planned for escalating health care costs in retirement?

--	--	--