



FINANCIAL WELLNESS CHECK-IN

Is your Advisor asking you these questions?

Life Planning

- Do you feel confident that your goals for the future are in place, and achievable?
- Are there life events you anticipate, will impact your financial plan?
- Are all your life goals incorporated into your financial plan?
- Do you have any financial concerns which have not been addressed?

Retirement Planning

- Do you know how much money you will need to sustain your lifestyle in retirement?
- Do you feel you are on track to reach retirement comfortably?

Cash flow planning

- Do you expect changes to your income or expenses in the coming year?
- Do you have a cash buffer to provide for emergencies?

Investment Planning

- Do you feel comfortable in how your money is invested?
- If you are already retired, are you confident your money will last?

Risk Planning

- Is your life and disability coverage still appropriate?
- Have you made provision for future health care needs?

Estate Planning

- Do you have a will in place that accurately reflects your wishes?
- Do you have a living will and power of attorney?
- Have any changes occurred that may require updates?
- Are your beneficiary designations correct?