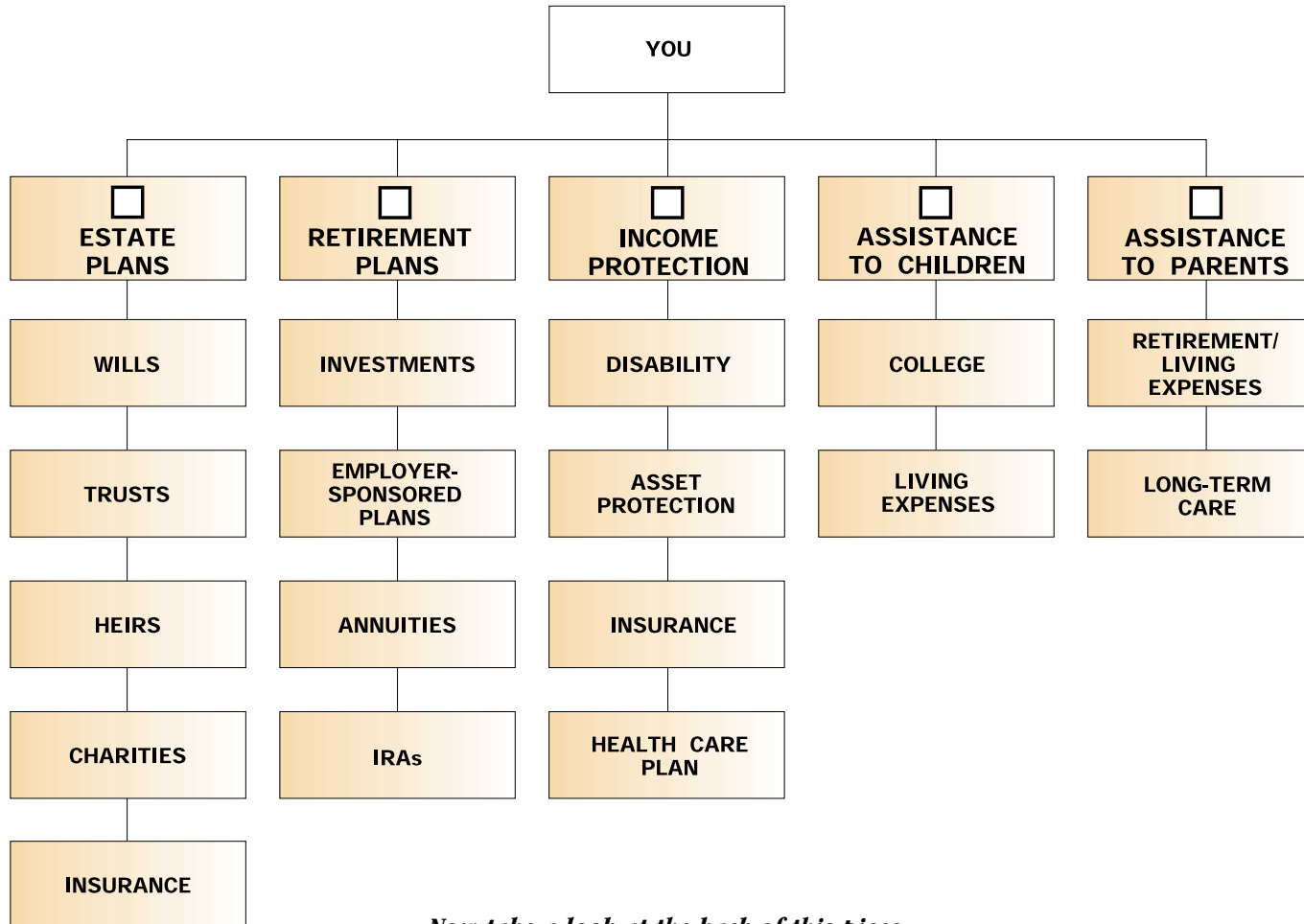


# Your Total Financial Picture

Your financial needs are complex. Do you manage your own company? Or have you just stepped onto your career path? Do you have children in your dreams, children in diapers or children getting diplomas? No matter what your situation, your financial success requires careful planning and professional guidance to help ensure your individual goals and needs are met. This checklist is designed to get you thinking about the entire range of your financial needs, not just your investments, so that you can participate in building a plan for financial security. In the grid below, the top five categories represent the five basic components of a comprehensive financial strategy—the “big picture” of financial success.

***Put a checkmark by any category that you think is important.***



*Now take a look at the back of this piece.*

Not FDIC insured | May lose value | No bank guarantee

- 1) Look at the sections you marked as important on the other side. Try to answer the questions for the areas that are most important to you. Put a checkmark in the box next to any question you would like to address further. Make sure you discuss these with your financial advisor.
- 2) Now look at the sections you didn't mark as important. Do you see any other issues that you may need to consider? If so, mark those for further discussion.

#### ESTATE PLANS

- If you were to pass away suddenly or become incapacitated, do your loved ones understand your wishes? How do you know?
- Do you have a will? When was it last updated?
- What's the primary goal of your estate plan? Avoiding taxes? Providing for your family? Charitable giving?
- Do you have a living will?
- Do you have durable power of attorney in the event you can't make important decisions?
- Who are the principal beneficiaries of your estate? Do you know what to do if you want to make changes?
- If you have children, do you have guardians for them? Trustees for the estate?
- Do you own life insurance? What kind?
- Do you have enough life insurance? How do you know?
- Do you know who the beneficiaries of your life insurance are and how it would be distributed?
- If you own a business, what kind of succession plan does it have? How would you fund the succession plan?
- If you have a buy/sell agreement with partners or potential successors for a business, is it adequate and up-to-date?
- Are there charities you would like your estate to support now and/or in the future?

#### RETIREMENT PLANS

- What are your retirement needs and financial goals?
- Do you think your current asset allocation matches your investment needs?
- When did you and your financial advisor last review your investment portfolio?
- Have you made changes to your asset allocation strategy in response to market volatility?

- Who controls the asset allocation and investment decisions for your retirement assets? Would you like more help?
- What kind of retirement plans do you have? What are the assets in each? How are they invested?
- What does your employer or your company contribute to your retirement plan? Are you vested?
- When do you want to retire? Where do you want to live or go? What do you hope to do while in retirement?
- Are you confident you have enough resources set aside for retirement income? How much do you think you'll need?
- Do you own long-term care insurance? Do you think you need it?
- Have you calculated your expected income from Social Security? How much do you know about your benefits from Medicare/Medicaid?
- When are you eligible to draw money from your retirement plans? From which account would you first draw income? Last?
- Do you own any annuities?

#### INCOME PROTECTION

- Think about how a disability would affect your income. Do you have disability insurance of any kind? How much?
- When do the benefits begin after a disability? What is the maximum monthly check you could receive, and how long would you be eligible for benefits?
- Do you own personal liability coverage? Are you confident that you have adequate coverage for yourself, your family, your business, if applicable? Have you ever been sued?
- If you own a business, does it have adequate protection against lawsuits for sexual harassment, product liability and worker's compensation claims?

#### ASSISTANCE TO CHILDREN

- How complicated is your domestic situation? Do you expect to add to your family in the future?

- If your kids are still in school, what are your plans for their college education? How much will it cost?
- Have you provided financially for educational needs? How can you be sure?
- Do you talk to your children about money?
- If your children participate in savings or investing and have accounts of their own, what kind do they have? Roth IRAs? UGMA accounts? Do you know how much they have in those accounts?
- If your kids are grown, how much financial assistance do you provide, if any? Do you expect the amount of financial support you provide to grow? Stay the same? Decline?
- If you have grandchildren, how are you assisting them now? What would you like to do for them in the future?

#### ASSISTANCE TO PARENTS

- What's the status of each of your parent's health? What do you know about their medical histories? Are you concerned about their health?
- How much care are you having to provide to your parents now?
- How do you think your parents will provide for their expenses in retirement?
- What about medical care for your parents? Do they own long-term care insurance?
- If you are providing care for older relatives or friends, how long have you been doing so? What are their expectations of you in terms of caring for their needs? How do you know?
- Are there any relatives or friends for whom you might one day be responsible? When do think that might happen?
- In what ways do you think they would want you to help them? How will you manage those responsibilities?

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