

Financial Wellness Review



Name: _____ Date: _____

| Financial Planning Area | Done | Not Yet |
|--|------|---------|
| <p>1. Retirement: Holistic planning for retirement considers your finances AND your physical well-being and social portfolio as well.</p> <p>What are your fixed and variable expenses, and do they include fitness and entertainment needs?</p> | | |
| <p>2. Risk Management: Almost half of 65-year-old couples are likely to have one of them living to age 95 or beyond (Source: Society of Actuaries, 2016).</p> <p>Have you decided how you want to cover the costs of the “What ifs” in life?</p> | | |
| <p>3. Estate Planning: Women outlive men in every country; approximately one million Americans are widowed each year, 88% are women (Source: U.S. Census Bureau, 2016).</p> <p>Do your estate planning documents, asset titles and beneficiary designations currently match your wishes?</p> | | |
| <p>4. Taxes: IRAs can be ticking tax time bombs without proper planning.</p> <p>Consider: *SS claiming, RMD, QCD, Roth IRA, withdrawal order, etc.</p> | | |
| <p>5. Income/Expenses: Retirees with predictable income streams have less financial anxiety than those who mostly rely on investment account withdrawals for their retirement income.</p> <p>Do you have a reliable income stream to cover fixed expenses? What is your ideal savings balance and maximum spending limit?</p> | | |
| <p>6. Investments: Institutional investment returns are typically 75% higher than individual investor returns (Source: Dalbar, 2016); minimizing negative returns can increase the overall portfolio value in the long run.</p> <p>Do you have a process to diversify and rebalance to optimize risks/returns?</p> | | |

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*Social Security (SS), Required Minimum Distribution (RMD), Qualified Charitable Distribution (QCD)

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