

# I AM CONFIDENT THAT...

## FINANCIAL PLAN

- The financial plan I have in place will enable me to reach my goals.
- My annual savings/spending goals are clearly documented and achievable.
- I've evaluated the use of mortgages and other debt as part of my plan.

## INVESTMENTS

- My portfolio is structured to help protect my cash flow needs for 10 years.
- I understand and am comfortable with the magnitude of loss that I may experience along the path toward achieving my long-term goals.
- Strategies are well balanced between the competing objectives to achieve growth and reduce risk of loss.
- Investment strategies are selected and placed thoughtfully amongst my various accounts to maximize after-tax return potential.

## TAX PLANNING

- My portfolio is invested in a tax-efficient manner including taking advantage of tax-loss harvesting opportunities.
- I am leveraging opportunities to reduce or minimize my tax burden, including charitable giving and retirement plan contributions and withdrawal strategies.

## ESTATE PLANNING

- I have properly planned for the management of my assets should I become incapacitated or pass away.
- The key players in my estate plan (guardians, personal representatives, etc.) are current and appropriate.
- My assets are titled appropriately, and beneficiary designations are consistent with my estate plan.

## LIFE, DISABILITY, AND LONG-TERM CARE INSURANCE

- If I were to pass away today, my financial resources and/or life insurance would be sufficient to meet my family's needs.
- If I were to become disabled today, my financial resources and/or disability insurance would be sufficient to meet my needs.
- I have evaluated whether or not to purchase long-term care insurance to meet my family's needs in the event of a prolonged illness.

## PROPERTY & CASUALTY INSURANCE

- I have reviewed my insurance portfolio, including home, auto, and excess liability/umbrella policies, with my agent within the last 24 months.
- I've updated my insurance coverage to include recent remodels to my home and to reflect current construction costs.
- I've informed my insurance agent about purchases of e-bikes, jet skis, snowmobiles, dirt bikes, and 'toys.'

## FAMILY NEEDS

- I understand my parents' financial plan (e.g., cash needs, estate plan, etc.) and the impacts it may have on my own personal planning.
- My plan will provide for my children's education through sufficient savings vehicles or through my estate plan
- My independent children have the education and support they need to be financially secure.
- My children with special needs or disabilities have the legal and financial support they need for the remainder of their lives.