

2025 Financial Fitness Checkup

Now is the perfect time to look at various aspects of your life and develop a plan to improve your financial fitness. Below you'll find a list of questions that may have an impact on your financial health in 2025 and beyond. Please check each question with a "yes" or "no" and write in any appropriate comments. Then call our office to schedule your Financial Fitness Checkup.

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Your Name:

| Your Family | | | |
|-------------|----|--|-------|
| Yes | No | | Notes |
| | | Do you expect any changes in your relationship status: marriage, cohabitation, divorce? | |
| | | Do you expect any changes in family composition: birth, adoption? | |
| | | Do you have a child who will be going to college this year? | |
| | | Do you have a child or dependent with special needs? | |
| | | Do you have any adult children who have moved back home or are otherwise in need of financial support? | |
| | | Do you have an elderly parent in need of financial or care-giving support? | |

| Your Goals | | | |
|---|-----------|---|--------------|
| Yes | No | | Notes |
| | | Have your goals changed in the last year? | |
| | | Are you planning a major vacation in 2025? | |
| | | Are you planning on making a significant purchase, such as a boat, real estate, or collectible? | |
| | | Are you planning a major renovation to your home? | |
| | | Are you planning to move this year? | |
| | | Are you planning on buying or selling a vacation home? | |
| Your Business (skip if not applicable) | | | |
| | | Are you thinking of starting a new business? | |
| | | Are you planning on expanding your business? | |
| | | Are you planning on selling your business? | |
| | | Will you have to lay off employees this year? | |
| | | Do your employees need a health plan? | |
| | | Do you or your employees need a retirement plan? | |
| | | Do you or your key employees need life insurance (or a review of your current policies)? | |
| Your Work (skip if not applicable) | | | |
| | | Do you or your spouse anticipate changing jobs in 2025? | |
| | | Are you or your spouse worried about the security of your job(s)? | |
| | | Will your total compensation change very much from 2024 levels? | |
| | | Will your employee benefits change this year? | |
| | | Do you or your spouse plan to retire this year? | |
| Your Health | | | |
| | | Do you or a close family member have a serious illness? | |
| | | Are you worried about the adequacy of your health care coverage in 2025? | |
| | | Do you expect your out-of-pocket healthcare costs to rise in 2025? | |
| | | Are you enrolled in, or will you be enrolling in, Medicare in 2025? | |

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| Yes | No | | Notes |
|------------------------|----|---|-------|
| | | If yes, do you need help finding supplemental coverage? | |
| | | Have you noticed significant signs of aging in yourself or a family member (forgetfulness, frailty)? | |
| | | Do you need help completing an advance directive for healthcare, in the event you become unable to make medical decisions for yourself? | |
| Your Money | | | |
| | | Do you have any concerns about your investment portfolio? | |
| | | Would you like help drafting a spending/saving plan? | |
| | | Are you thinking about refinancing your mortgage? | |
| | | Are you looking to reduce your taxes? | |
| | | Do you expect to come into some money this year? | |
| | | Are you concerned about inflation? | |
| | | Do you worry about debt? | |
| | | Do you and your spouse ever disagree about money? | |
| Your Estate | | | |
| | | Will your net worth total more than \$13 million in 2025? | |
| | | Will you make any substantial charitable gifts this year? | |
| | | Are there any trusts you need to fund? | |
| | | Are your life insurance policies more than 5 years old? | |
| | | Do you need to update your will? | |
| | | Do you need to update your list of beneficiaries? | |
| | | Would your spouse have problems managing the finances if you were to die first? | |
| Your Retirement | | | |
| | | Do you have any leftover retirement accounts held by former employers? | |
| | | Would you like guidance in taking full advantage of your company's retirement benefits? | |
| | | Do you anticipate needing to borrow or withdraw funds from your retirement accounts in 2025? | |
| | | Are you planning to move money in your retirement accounts in 2025? | |

| Yes | No | | Notes |
|--------------------|----|---|-------|
| | | Would you like to increase how much you save for retirement? | |
| | | Do you need help understanding IRA required minimum distributions as they relate to your own or an inherited IRA? | |
| Your Future | | | |
| | | Do you need help getting financially organized? | |
| | | Could you get by for 6 months without dipping into retirement or other long-term accounts? | |
| | | Do you anticipate any significant life changes in the next five years (move, retirement, etc.)? | |
| | | Have you been thinking about when you should apply for Social Security? | |
| | | Do you feel stressed about your finances? | |
| | | Do you have a “bucket list”? | |