



## Annual 10 Point Checklist for Financial Health

- 1) Make sure you have a [Will/Estate plan](#) in place along with Medical Directives, Durable Power of Attorney and any [Trusts](#) that might be needed.
- 2) If you have a [Power of Attorney](#) established, make sure it's on file with all of your financial institutions prior to needing it.
- 3) Review your [Life Insurance](#), your policy limits, duration of the policy if it's Term Insurance and make sure your beneficiary information is accurate.
- 4) Review your [Financial Plan](#), check to make sure you are on track for your stated goals.
- 5) Update your [Risk Profile](#) Questionnaire.
- 6) Review your total [Investment Allocation](#) of Cash, Bonds & or Bank CD's, Stocks, Real-Estate Equity or other Alternative Investments to make sure it's still in line with your Risk Tolerance and rebalance if necessary.
- 7) Review your various [Retirement Accounts](#) and make sure your Beneficiary information is up to date.
- 8) Review your homeowners/renters insurance and add in any new specific artwork or jewelry item to your Insurance Rider policy.
- 9) Review your [Personal Liability Policy](#) to make sure your Limits are higher than your Net-Worth.
- 10) Review your Banking, CPA & Financial Advisor relationships to determine if you are getting any value.

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