



Exploring Stage Planning Checklist

				Next Review	Last Completed	Last Reviewed	Status Notes
Asset Protection: Tasks to Ensure the Safety of Key Assets							
Cyber Security Review:	Consider cyber security insurance/professional audit	Every 5 Years Birthdays Ending In 3 Or 8	Q2 Planning Checkup Meeting				
Identity Theft Protection:	Set strategy for identity theft protection						
Homeowner's:	Review coverage, discounts available						
Auto:	Review coverage, discounts available						
Special Asset/Property/Business:	Review coverage, discounts available						
Update Physical Records:	Collect records of safes, storage units, and safe deposit boxes						
Update Digital Records:	Collect records of computer files and passwords, photos of personal property						
Umbrella Insurance:	Review coverage, discounts available						

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Cash Flow Planning: Plan & Monitor Annual Cash Flows						
Annual Budgeting:	Review spending/savings plan & impact on long-term goals	Semi-Annual	Annual Review & Milestones Review Meetings			
401k/Employer Plan:	Maximize annual contributions	Annual	Closest Meeting Prior To Benefits Enrollment			
Stock Vesting/ Transfer To CWA:	Annual RSU's vest, transfer to Charles Schwab		On Vesting Date(s)			
Charitable Contributions:	Fund charity/distribute from Donor Advised Fund		Tax Planner Meeting			Plan to gift appreciated securities
Giftng Funding:	Fund annual gifts to family		Annual Review Meeting			Plan to give \$X to each child
Annuities:	Review annuitization strategies					
Excess Savings:	Identify capacity for savings in excess of retirement plans					
College/529:	Review college funding plan for grandchildren as needed					
Fund Qualified Accounts:	Fund IRA/Roth/SEP contributions					
Review Asset Performance:	Will market volatility impact spending this year?					
Social Security:	Review Social Security election strategy	Age 60				Determine best strategy
Liabilities Review: Review Lending Strategy						
Review Current Liabilities:	Review current loans and identify refinance opportunities (payment strategy, LOCs, pledged collateral)	Annual	Q2 Planning Checkup Meeting			Based on market conditions
Annual Review Of Credit Report:	Obtain and review a copy of your credit report					



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Estate Planning Review: Review Overall Estate Plan							
Estate Plan/At Death Flow Chart:	Update overall Legacy Goals and Estate Distribution plan	Every 5 Years; Birthdays Ending In 0 Or 5	Milestones Review Meeting				Have Estate Attorney create or update Estate Flow Chart
Letter To Family:	Consider an informal expression of legacy intent in addition to your formal estate documents						
Wills:	Review terms of will, executor, and trustees						
Power Of Attorney:	Review; update if needed						
Health Care Directive:	Review; update if needed						Consider an "Ethical Will"
Trusts:	Review/execute trust planning						Consider Concentus Private Trust
Gifting:	Review/update family gifting/wealth transfer plan						
Charitable Contributions:	Update charitable giving plan/Donor Advised Fund						
Beneficiary Review:	Review/update 401k, IRA, deferred compensation, insurance beneficiaries						
Trusted Persons:	Review; update designations if needed	Annual	Your Birthday				
Trust Administration:	Review/execute administrative provisions of all trusts; issue Crummey letters for ILITs (as required)		As Needed				
POA Children 18+:	Execute POAs for adult children	Variable	18th Birthday For Each Child				



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Insurance Update: Review Overall Insurance Portfolio							
Income Protection:	Review disability income coverage	Every 5 Years; Birthdays Ending In 0 Or 5	Milestones Review Meeting				
Survivor & Estate Protection:	Review life insurance coverage						
Long-Term Care:	Evaluate & insure long-term care insurance need						
Health Insurance:	If not covered by employer, establish personal coverage; review Medicare and supplemental options	Annual	Closest Meeting Prior To Benefits Enrollment				
Portfolio Management: Review & Update Portfolio Strategy							
Schedule Annual Review Meeting:	Review Wealth Policy Statement	Annual	Annual Review Meeting				
Update Goals/Wealth Planning Scenarios:	Review/update your wealth projections/Monte Carlo analysis						
"Buckets" Review:	Refill and rebalance portfolio allocations to comply with WPS						
Review Concentration:	If concentrated stock positions are owned, discuss reducing						
Outside Account Access:	Establish access/management of all asset accounts, 401k plans						
Alternative Assets Review:	Review/diligence alternative opportunities: Fund Capital Calls	Variable	As Needed				



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Tax Planning: Execute Tax Filing & Establish Next Year's Tax Plan							
Interim Tax Reporting:	CWA to provide tax activity report prior to quarterly tax deadlines	Quarterly	Jan/Apr/Jun/Sep				
Prepare Tax Filing Package:	CWA to assist with gathering docs, communicating with CPA	Annual	March/April				
Year-End Tax Review:	The Tax Planner Meeting		November/December				
Execute Required Minimum Distribution:	Calculate and effect annual RMD		Q4 Planning Checkup Meeting				
Roth IRA Conversion:	Analyze/Execute "Rollover" of IRA to Roth IRA		Tax Planner Meeting				
Technology Review: Update/Utilize the Suite of Available Technology							
Outside Account Access:	Establish & maintain links for all outside assets, insurances, SS, etc.	Annual	Q4 Planning Checkup Meeting				
CWA Portals:	Maximize use of Asset Aggregation & Performance Reporting						
Other Access:	Utilize other services: Schwab, file sharing, outside assets						



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Miscellaneous: Organizational Reminders						
Professional Contacts Update/ Approval:	Verify outside advisors, authorize us to contact	Annual	Q4 Planning Checkup Meeting			
General Family Update:	Update on family (contact info changes, new children/grandchildren)		Q1 Planning Checkup Meeting			
Family Meeting:	Consider a family meeting and who should attend. What triggers a conversation about changing residential care arrangements? Driving entitlement?					
Housing Plan:	Review your plan for long-term housing: Accessibility improvements, downsizing/ assisted living	Every 3 Years	Annual Review Meeting			
"Exploring" Resource Kit:	Utilize resources for aging issues	Age 60 And Up	60th Birthday			Take our free assessment

