



Time for a Financial Check Up

With the season changing and life ever pulling us forward, you may want to take into account life changes that may affect your financial goals.

Account for Changes in Your Personal Life

Have there been any changes this past year with your family, personal, or financial life? If life changes have occurred, you may want to conduct the following:

- A beneficiary designation review (qualified plans, IRAs, life insurance, etc.)
- Reviewing the titling of assets (bank accounts, brokerage accounts, property, etc.)
- Update estate planning documents (wills, trusts, power of attorney, guardianship, etc.)
- Update insurance coverage (life, health, long-term care, disability, etc.)



Updating Your Goals

Review the following list to see what adjustments may need to be made:

- Have your long-term savings goals changed (e.g., target retirement income, target retirement date)?
- Have your intermediate-term savings goals changed (e.g., vacation home, college savings, etc.)?
- Has your ability to save changed (e.g., change in income or expenses)?
- Have you set any new financial goals?

Prepare for the Unexpected

It's highly recommended to have an emergency fund that can cover your expenses for at least three to six months. These assets can be cash, a savings account, a money market fund, or other assets that can be accessed quickly.

For assistance, contact your financial professional, [FIRM NAME], at [PHONE NUMBER] or email at [EMAIL ADDRESS].

[ADDRESS] | [PHONE NUMBER] | [WEBSITE]
[YOUR SECURITIES DISCLOSURE HERE] ACR# XXXXXXXX 11/21

A Proud Member of

