| Client Name | | |
|---|---|---|
| Date of Birth | | |
| Planning Age | | |
| Confirm client did not live in any other countries | | |
| | | |
| | | |
| Goals | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

| Statement of Financial Purpose/Goals | | |
|---|---|---|
| (What's important about money to you), what will you regret if you don't get to it/If Money wasn't a barrier) | | |
| | **Date Discussed** | **Notes** |
| Time with Family | | |
| What does time with family mean to you | | |
| Flexibility to have a child | | |
| What does flexibility to have a child mean to you | | |
| What does Retirement look like for you (that's your goal) | | |
| Be debt free by (X date), buy paying X extra | | |
| Purchase Vacation Home (when) | | |
| Purchase a primary home (when) | | |
| Flexibility to travel | | |
| Travel X this year | | |
| Travel X in future years | | |
| Flexibility to help parents | | |
| Flexibility to determine where I live (Control my living environment) | | |
| Helping my kids with their education | | |
| Saving or paying X for college | | |
| Being a charitable individual | | |
| What does it mean to be a charitable individual? Desired donations or time? | | |
| Start a business | | |
| Goals around starting business | | |
| Make sure my family is taken care of in the event of an emergency, disability, death | | |
| Define what it looks like to take care of your family | | |

| 2021 Status of Action Items | | |
|---|---|---|
| General | Date Discussed | Notes |
| Address Review | | |
| Lost / Unclaimed Funds Review | | |
| Job Review | | |
| Unlikely to change | | |

| | | |
|---|---|---|
| Service Schedule / Advisory Agreement Review (every other year?) | N/A | New Client 2022 - Review in 2024 |
| | | |
| **Savings** | **Date Discussed** | **Notes** |
| Buckets Funding (i.e. $2,000 remaining in IRA) | | |
| Annuity Review / Pension | | |
| Health Insurance / Care Giving | | |
| College Funding | | |
| 529 | | |
| Brokerage | | |
| IRA | | |
| 401k / 457 / 403b | | |
| Brokerage | | |
| Emergency Fund | | |
| Planned for large home expense / purchase / relocation | | |
| Planned for new auto purchases | | |
| Planned for large family expenses - wedding | | |
| Planned for large family expense - college | | |
| Planned for travel | | |
| Stock Option Review | | |
| | | |
| **Debt** | **Date Discussed** | **Notes** |
| Debt Reduction Plan - Ratio is currently x% | | |
| Debt reduction extra payments of $ | | |
| Snowball or Avalanche Plan? | | |
| Student loans are the biggest debt - they will be forgiven in the next few years. | | |
| Refinancing of Mortgage (current rate 5%) | | |
| Reviewed no co-signed loans | | |
| Plan for Credit Card Balances | | |
| | | |
| **Risk Management Assessment** | **Date Discussed** | **Notes** |
| Disability | | |
| Coverage | | |
| Self-Ensure | | |
| Life Insurance | | |
| Coverage | | |
| Self-Ensure | | |
| Health | | |
| FSA | | |
| HSA | | |
| Care Costs (use Whealthcare or Vanguard website to estimate healthcare and long-term care costs) | | |
| Care Discussion and Expression of Wishes | | |
| Home, Auto and Umbrella Reviewed | | |
| Recommendations Implemented | | |
| Every third year send "Financial Decision Making" Whealthcare Assessment? | | |

| | | |
|---|---|---|
| Credit Report Review | | |
| Froze Credit Report | | |
| Established way to monitor your credit to protect you against identity theft | | |
| Do not call registry | | |
| Password Security / Reset | | |
| Management of Digital Assets | | |

| Tax Projections | Date Discussed | Notes |
|---|---|---|
| NYS Star Credit / Exemption | | |
| Implemented application | | |
| Estimates / Projections | | |
| Maximizing savings opportunities | | |
| Maximizing income opportunities (if business, could income be different) | | |
| Refund Optimization | | |
| State Exemptions | | |
| RMD (if applicable) - QCD | | |
| Investment Location Optimization (dividends and capitals) | | |
| Update Withholdings | | |
| W-4 | | |
| Social Security | | |
| Pension | | |
| College Planning (if applicable) | | |
| Plan for funding of 529 Plans | | |
| Plan for funding other savings vehicles (Saving bonds, brokerage accounts, Roth IRA’s, etc.) | | |
| Plan for financial aid | | |
| Tax Projections FAFSA | | |

| Estate Review | Date Discussed | Notes |
|---|---|---|
| Beneficiary Review | | |
| Totten Trusts | | |
| Wealthcare Assessment | | |
| Any Updates on Estate Documents | | |
| Will | | |
| Appoint guardianship for your children | | |
| Durable POA for Health Care | | |
| Financial POA (Type - Durable or Non-Durable?) | | |
| Living Will | | |
| Health Care Proxy (HCP) | | |
| HIPAA Authorization | | |
| 5 Wishes + Letter to Doctor + Letter | | |
| The Person I want to Make Care Decisions for Me When I Can’t | | |
| The Kind of Medical Treatment I Want or Don’t Want | | |
| How Comfortable I Want to Be | | |
| How I Want People to Treat Me | | |
| What I want my Loved Ones to Know | | |

| | | |
|---|---|---|
| Polst | | |
| Donor Organ Registration | | |
| Pre-paid / Pre-planned final wishes | | |
| Trusted Contact | | |
| **"Red" File:** | | |
| Copy of SS Card, Location of Safe Deposit Key(s), Drivers License, Passport, insurance cards (health, home, auto), life insurance policy(s), birth certificate, marriage (or divorce) certification, COVID-19 Vaccinations, General Vaccinations, and notation of where car title and mortgage papers are located | | |
| List of: banks, lawyers, doctors, insurance agents, veterans benefits, pre-paid or pre-planned funeral contact | | |
| If Crypto currency - Digital Wallet \| Manage Your Payment Info With LastPass | | |
| | | |
| **Investments** | **Date Discussed** | **Notes** |
| Portfolio Allocation Review (list target allocations for various goals) | | |
| Your accounts are SIPC Insured | | |
| Your accounts are NCUA / FDIC insured | | |
| We reviewed your fees | | |
| We reviewed your holdings / allocation | | |
| We reviewed the tax diversification of your investments | | |
| We reviewed your portfolio longevity | | |
| You implemented the recommendations we suggested | | |
| | | |
| **Retirement Success Update / Review** | **Date Discussed** | **Notes** |
| Pension Quote Updates | | |
| Social Security Planning Updates - IF not receiving already, if receiving, remove | | |

| **Important Disclosures** |
|---|
| Past performance is no guarantee of future results. The data on the following pages is for information only and does not replace the statements you receive directly from the custodian. None of the information provided is intended as investment, tax, accounting or legal advice, as an offer or solicitation of an offer to buy or sell, or as an endorsement, of any company, security, fund, or other securities or non-securities offering. The information should not be relied upon for purposes of transacting securities or other investments. Your use of the information is at your sole risk. |
| All tax strategies should be discussed with your tax professional. |
| Irvine Wealth Planning Strategies, LLC DBA Rooted Planning Group. is an SEC registered investment advisor. |