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Goal Development for your Financial Plan

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How will you pay for it? Watch for double counting – aka – retirement assets.

Estate

- Do you have a will? Yes No Last Updated _____
- Do you have POA? Yes No Last Updated _____
- Do you have Med. POA? Yes No Last Updated _____
- Do you have a living will? Yes No Last Updated _____
- Do you have any trusts in place? Yes No Last Updated _____
- Do you have guardians for your kids? Yes No Last Updated _____

How do you feel about your current estate plan?

Have you considered any strategies to maximize your estate and reduce the overall tax liability to your heirs or charities (estate and ordinary income tax)?

Should an unforeseen event occur, who has access to the documents listed above?

Additional documents to consider storing and sharing:

- Insurance policies
- List of all personal property
- List of personal assets
- Online account information
- Important contacts

Investments

Are any of your current investments not meeting your expectations?

How do you currently make investment decisions?

What are your expectations for annual returns? (Discuss goal planning vs RoR)

Of your current investments, are there any that you would not change even if we can find investments or strategies that would better meet your expectations?

Retirement

When would you like to retire? **Client 1** _____ **Client 2** _____

How long are you willing to work? **Client 1** _____ **Client 2** _____

How much do you anticipate needing annually in retirement (in today's dollars/as a percentage of current income)?

What if you were to fall short of the goal? What would be your preferred action? (number 1-4, 1 = #1 priority)

- _____ Increase Savings _____ Reduce the Goal
- _____ Delay the Goal _____ Change Investments

Education

Are you currently saving towards college expenses or have any assets earmarked specifically for this goal?

How much would you like to contribute towards education? (% of goal, or dollar amount – **set context of how much it costs**)

What if you were to fall short of the goal? What would be your preferred action? (number 1-3, 1 = #1 priority)

- _____ Increase Savings
- _____ Reduce the Goal
- _____ Change Investments

Other Accumulation Goal

Goal: _____ Goal: _____ Goal: _____

Savings: _____ Savings: _____ Savings: _____

Goal Date: _____ Goal Date: _____ Goal Date: _____

What if you were to fall short of the goal? What would be your preferred action? (number 1-4, 1 = #1 priority)

- _____ Increase Savings
- _____ Delay the Goal
- _____ Reduce the Goal
- _____ Change Investments