

| CASH FLOW ISSUES | YES | NO |
|---|--------------------------|--------------------------|
| Has there been a change to your cash flow or budget? If so, consider how this will impact your financial situation. | <input type="checkbox"/> | <input type="checkbox"/> |
| Has there been a change to your employment? | <input type="checkbox"/> | <input type="checkbox"/> |
| Do you need to adjust how much you are saving? | <input type="checkbox"/> | <input type="checkbox"/> |
| Do you max out your salary deferrals to your employer retirement plan but want to save more? If so, consider the following: <ul style="list-style-type: none"> ■ You may be able to make a Backdoor Roth IRA contribution. See the “Can I Make A Backdoor Roth IRA Contribution?” flowchart to see if you qualify. ■ If your employer’s plan allows after-tax contributions, you may be able to make a Mega Backdoor Roth IRA contribution. See the “Can I Make A Mega Backdoor Roth Contribution?” flowchart. ■ If you have income from self employment, other opportunities may be available, such as a Solo 401(k). | <input type="checkbox"/> | <input type="checkbox"/> |
| If you are taking distributions from any accounts, do you need to review your rate of withdrawal? | <input type="checkbox"/> | <input type="checkbox"/> |
| If you are subject to an RMD, are you prepared to satisfy the RMD before December 31st? | <input type="checkbox"/> | <input type="checkbox"/> |
| Do you need to review your employee benefits to ensure that you are taking advantage of what your employer offers? If so, consider contributions to Health Savings Accounts, Flexible Spending Accounts and/or Dependent Care Flexible Spending Accounts. | <input type="checkbox"/> | <input type="checkbox"/> |
| Do you have family members that will attend college and/or private high school? If so, consider funding a 529 or Coverdell account. | <input type="checkbox"/> | <input type="checkbox"/> |
| Do you use credit cards? If so, consider if there are other cards providing better benefits (features, points, etc.). | <input type="checkbox"/> | <input type="checkbox"/> |

| ASSET & DEBT ISSUES | YES | NO |
|--|--------------------------|--------------------------|
| Have your investment goals or your risk tolerance changed? | <input type="checkbox"/> | <input type="checkbox"/> |
| If you have recently had unexpected expenses, did they impact your emergency savings? | <input type="checkbox"/> | <input type="checkbox"/> |
| Are there high levels of cash in any accounts? If so, consider the following: <ul style="list-style-type: none"> ■ FDIC insurance limit is \$250,000 per depositor, per FDIC-insured bank, per ownership category. ■ Interest rates on the cash may be higher elsewhere. | <input type="checkbox"/> | <input type="checkbox"/> |
| Do you have any unused funds in a 529 account? If so, consider whether a 529-to-Roth IRA transfer could benefit your situation (if eligible). | <input type="checkbox"/> | <input type="checkbox"/> |
| Do you maintain a concentrated position in a single investment? If so, consider strategies to mitigate the risk. | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you acquired or sold a major asset or property? | <input type="checkbox"/> | <input type="checkbox"/> |
| If you own a business, have there been any changes to the business? If so, consider the following: <ul style="list-style-type: none"> ■ If you purchased new property or equipment, there could be an opportunity to depreciate it. ■ If you have hired new employees, consider reviewing your employee benefits, including your retirement plan design. ■ Your business structure may need to be reviewed in light of any recent tax reform. | <input type="checkbox"/> | <input type="checkbox"/> |
| Do you anticipate any significant expenses in the near future? | <input type="checkbox"/> | <input type="checkbox"/> |
| Did you incur any new debts (auto loan, student loan)? | <input type="checkbox"/> | <input type="checkbox"/> |
| Have the interest rates on any of your debts changed? | <input type="checkbox"/> | <input type="checkbox"/> |
| Do you need to review your credit score? | <input type="checkbox"/> | <input type="checkbox"/> |
| Could there be assets that you may be forgetting? If so, consider the following: <ul style="list-style-type: none"> ■ Review the “points” feature on credit cards and “miles” with airlines. ■ Search state agencies and unclaimed property sites that are run by many state treasurers. | <input type="checkbox"/> | <input type="checkbox"/> |

| INSURANCE PLANNING ISSUES | YES | NO |
|--|--------------------------|--------------------------|
| <p>Do you need to review your healthcare options during an open enrollment period? If so, consider the following:</p> <ul style="list-style-type: none"> ■ Medicare open enrollment begins in October. ■ Health Insurance Marketplace open enrollment begins in November. ■ Employer open enrollment varies based on the employer. | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you need to review your life insurance and/or long-term care insurance needs and any existing coverage?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Have there been any changes in compensation, new dependents, or new liabilities? If so, consider changing the amount of life/disability coverage you carry.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Have there been any changes to your real estate holdings that could impact your property and casualty insurance (such as a pool or a new structure)?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Have there been any changes to your health situation that warrant a review of your health/disability benefits?</p> | <input type="checkbox"/> | <input type="checkbox"/> |

| TAX PLANNING ISSUES | YES | NO |
|---|--------------------------|--------------------------|
| <p>Were there any surprises on your tax return from last year?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Did you receive a large tax refund or need to pay a large amount when filing your return? If so, consider changing your withholding and/or making estimated payments.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Will you be receiving any significant windfalls that could impact your taxes (inheritance, RSUs vesting, stock options, bonus)?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you expect your income to change in the near future? If so, consider strategies to minimize your tax liability.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you have any unrealized gains, losses or carryforwards from prior years?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Have you made (or do you plan to make) any noncharitable gifts this year? If so, gifts up to the annual exclusion amount of \$18,000 (per year, per donee) are gift tax-free.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you need to determine cost basis for any assets you own? (continue on next column)</p> | <input type="checkbox"/> | <input type="checkbox"/> |

| TAX PLANNING ISSUES (CONTINUED) | YES | NO |
|---|--------------------------|--------------------------|
| <p>Do you plan to make charitable gifts? If so, consider the following:</p> <ul style="list-style-type: none"> ■ Fund gifts with appreciated securities or a QCD (if permitted), for tax efficiency. ■ Use bunching techniques if your itemized deductions tend to fall below the standard deduction. ■ See the "Should I Use A Donor Advised Fund (DAF) When Giving To Public Charities?" flowchart to analyze a DAF strategy. | <input type="checkbox"/> | <input type="checkbox"/> |

| ESTATE PLANNING ISSUES | YES | NO |
|--|--------------------------|--------------------------|
| <p>Do you need to review your estate plan in light of any financial/life goals that may have changed? If so, reference the "What Issues Should I Consider When Reviewing My Estate Planning Documents?" checklist.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you expect your estate will exceed your unused federal estate and gift tax exclusion amount (maximum \$13.61 million, or \$27.22 million if you are married)? If so, consider strategies to plan for a possible federal estate tax liability.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do your beneficiaries need to be reviewed and possibly updated for your non-probate assets (such as retirement plans, life insurance, and TOD accounts)?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Have there been any changes to your family (marriage, divorce, birth, death, illness)? If so, consider revisiting your estate plan and reference "What Issues Should I Consider Before I Update My Estate Plan?" checklist.</p> | <input type="checkbox"/> | <input type="checkbox"/> |

| OTHER ISSUES | YES | NO |
|--|--------------------------|--------------------------|
| <p>Do steps need to be taken to protect yourself from identity theft? If so, reference "Am I At Risk Of Having My Identity Stolen Or Being A Victim Of Fraud?" checklist.</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Do you need to review your document retention practices?</p> | <input type="checkbox"/> | <input type="checkbox"/> |
| <p>Are there any state-specific issues that should be considered (including possible estate tax liabilities)?</p> | <input type="checkbox"/> | <input type="checkbox"/> |

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