FINANCIAL PLANNING CHECKLIST

Offit ADVISORS

Client: ______________________________

Date: ______________________________

✓+ Excellent	✓ Fair	✓– Not Addressed

Goals and Dreams

	Rating	Next Step	Timing
Clarity about most important goals and dreams	Select C		
Execution about most important goals and dreams	Select C		

Risk Management

	Rating	Next Step	Timing
Health Insurance – you, spouse, children, HSA Planning	Select C		
Life Insurance – you, spouse, children	Select C		
Disability Insurance – you, spouse, children	Select C		
Long-Term Care Insurance	Select C		
Emergency Fund Review / HELOC	Select C		
Property and Casualty Insurance –auto, homeowners	Select C		
Umbrella Insurance	Select C		
Medigap Insurance	Select C		

Wealth Accumulation & Investment

	Rating	Next Step	Timing
Mid-Term – *Education, remodeling, vacations, etc.*	Select C		
Retirement Savings	Select C		
Special Situations	Select C		
Tax Reduction Strategies	Select C		
Portfolio Management / Asset Allocation – *Investor behavior, diversification, risk vs. volatility*	Select C		
Personal Financial Planning Website - *Aggregation of accounts, Net Worth, Document Vault, Real Time*	Select C		
Lifetime Wealth Ratio + Wealth Discipline Ratio	Select C		

Distribution & Estate Planning

	Rating	Next Step	Timing
Retirement Distribution Strategy – *Social Security and Pension Optimization, Sequence of Returns, Life Insurance Cash Values*	Select C		
Outliving Money vs. Money Outliving You – *stocks vs. bonds, 2-years cash/non-market correlated assets*	Select C		
Wills, Trusts, Power of Attorney, Medical Directive- *Discuss children over 18*	Select C		
Asset Titling & Beneficiary Designations	Select C		
Legacy Planning – *Family and Charity*	Select C		
Gift and Estate Tax Minimization	Select C		

Banking Services

	Rating	Next Step	Timing
Student Loans	Select C		
Business Banking	Select C		
Personal Banking	Select C		
Consumer Loans	Select C		
Cash Flow	Select C		
Credit Cards	Select C		
Debt Management / Credit Score – *Credit Freeze*	Select C		
Financial Consolidation	Select C		

Tax Planning & Accounting

	Rating	Next Step	Timing
CPA and Firm	Select C		
Incorporation	Select C		
Business Taxes	Select C		
Company Sponsored Retirement Plans	Select C		
Book Keeping / Accounting	Select C		
Personal Taxes	Select C		

Real Estate & Mortgage

	Rating	Next Step	Timing
Real Estate Professional	Select C		
Mortgage Professional	Select C		
Mortgage Terms and Interest Rate	Select C		
Refinancing	Select C		
Reverse Mortgages	Select C		
Investment Properties	Select C		

Trusted Advisors

Financial Planning (Personal and Business)	Offit Advisors
Insurance Planning	Offit Advisors
Wealth Management	Offit Advisors
Retirement Plan Services	Offit Advisors
Group Benefits Specialist	Offit Advisors
Property & Casualty	Offit Advisors
CPA	Offit Advisors
Banking Services	
Attorney	
Realtor	
Mortgage Lender	