



PREPARED FOR:
DATE:

CLIENT(S) OBJECTIVES

CLIENT(S) OBJECTIVES AND CONCERNS LISTED IN PRIORITY:

HIGH PRIORITY

MEDIUM PRIORITY

LOW PRIORITY

ADDITIONAL NOTES:

FINANCIAL PLAN RECOMMENDATIONS

LIST OF OUR FINANCIAL PLAN OBSERVATIONS AND RECOMMENDATIONS

CASH MANAGEMENT

Net worth, cash flow, savings and debt management

RETIREMENT PLANNING

Income replacement, withdrawals strategies, social security, RMDs, stress testing

RISK MANAGEMENT

Life insurance, incapacity, disability, property & casualty

EXPENSE PLANNING

Funding solutions, Education Planning, Cost and inflation impact

TAX PLANNING

Tax diversification, tax loss harvesting, itemized deduction strategies, Roth conversions

ESTATE PLANNING

Wealth transfer strategies, trust planning, charitable gifting, beneficiary audit

ADDITIONAL NOTES:

ACTION PLAN

ACTION ITEMS

ADVISOR COMPLETION DATE

CLIENT(S) COMPLETION DATE

COMPLETED ACTION PLAN ITEMS

ACTION ITEMS

ADVISOR DATE IF COMPLETION

CLIENT(S) DATE OF COMPLETION

ADDITIONAL NOTES:

This material contains only general descriptions and is not a solicitation to sell any insurance product or security, nor is it intended as any financial or tax advice. For information about specific insurance needs or situations, contact your insurance agent. This article is intended to assist in educating you about insurance generally and not to provide personal service. They may not take into account your personal characteristics such as budget, assets, risk tolerance, family situation or activities which may affect the type of insurance that would be right for you. In addition, state insurance laws and insurance underwriting rules may affect available coverage and its costs. Guarantees are based on the claims paying ability of the issuing company. If you need more information or would like personal advice you should consult an insurance professional. You may also visit your state's insurance department for more information." Along with "Security and Advisory Services offered through LPL Financial, a registered investment advisor. Member FINRA/SIPC