

# Lifetime of value® worksheet



## EARLY YEARS (20s-30s)



## MID YEARS (40s-50s)



## LATE YEARS (60s-70s+)

Student loan review  
Retirement plan options  
Budget analysis  
Inheritance plan  
FIRE (*Financial Independence, Retire Early*)/FINE (*Financial Independence, New Endeavor*) assessment

Establish "career - optional" income strategy  
Education fund planning  
Career benefit and compensation review  
Equity compensation analysis

Integrate financial planning strategies  
Conduct insurance review  
Tax and trust strategies  
Review employee stock option  
Optimize savings and retirement plan  
Distribution plan for education funds  
Real estate portfolio review

Plan for health care liabilities  
Determine elder care needs  
Implement family wealth briefing  
Establish a rollover strategy  
Fund retirement catch-up provisions  
Implement FIRE/FINE strategy (if applicable)

Funding a passion project  
Budget analysis  
Social Security and Medicare review  
Implement the rollover strategy  
Consolidate accounts for effective planning  
Philanthropic endeavors

Peace of mind  
Leaving a lasting legacy  
Wealth transfer plan  
Review tax and trust strategies  
Accomplish your life's purpose

### Continually revisit:

Portfolio analysis (*throughout the year, every year*)  
Debt management (*at least once a year – review and manage debt as necessary*)  
Risk analysis (*continuously monitored*)  
Emergency cash pool (*revisited every year to make sure it's adequate*)  
Annual review of beneficiary assignments  
Estate plan review (*revisited every year to account for any changes taking place*)

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