

Lifetime of value[®] worksheet



EARLY YEARS (20s-30s)

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



MID YEARS (40s-50s)

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)



LATE YEARS (60s-70s+)

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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