

## Work With a Fiduciary

- Is your advisor a real fiduciary? Yes  No  Don't know
- Does your advisor sell products for commission? Yes  No  Don't know
- Are the management fees transparent? Yes  No  Don't know

## Invest Wisely

- Does your portfolio contain proprietary products? Yes  No  Don't know
- Is there an extra layer of fees for third-party managers? Yes  No  Don't know
- Is your account customized to your needs? Yes  No  Don't know

## Reduce Taxes

- Is tax planning done proactively? Yes  No  Don't know
- Are assets located properly based on account type? Yes  No  Don't know
- Do you have a Roth Conversion an RMD strategy? Yes  No  Don't know

## Optimize Income

- Do you have a written Income Optimization plan? Yes  No  Don't know
- Are your "distribution funds" in a safe place? Yes  No  Don't know
- Do you know how long your money will last? Yes  No  Don't know

## Complete Your Financial Plan

- Are your legal documents in order? Yes  No  Don't know
- Is your insurance regularly reviewed? Yes  No  Don't know
- Do you have a plan for your dependents? Yes  No  Don't know

If your financial plan isn't what it should be, please reach out to us today for a complimentary, no obligation, financial plan review.