Clute Wealth Management
Registered Investment Advisor

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Financial Health Checkup

Circle your answers:

Financial Position:	*Level of Importance of this Area (1=Low, 5=High)*				
Budgeting (living within your means)	1	2	3	4	5
Amount of emergency cash reserves	1	2	3	4	5
Discussing finances with family	1	2	3	4	5
Liquidity of cash reserves	1	2	3	4	5
Debt Reduction / Refinance	1	2	3	4	5
The level of volatility/risk of your investments	1	2	3	4	5

Insurance Coverage:	*Level of Importance of this Area (1=Low, 5=High)*				
Life insurance	1	2	3	4	5
Disability insurance	1	2	3	4	5
Personal or business liability coverage	1	2	3	4	5
Long Term Care costs / insurance	1	2	3	4	5

Wealth Accumulation:	*Level of Importance of this Area (1=Low, 5=High)*				
Funding education for self / children / grandchildren	1	2	3	4	5
New or second home	1	2	3	4	5
Special vacation	1	2	3	4	5
Large planned expenses (ex: wedding, renovations)	1	2	3	4	5
Purchase / Sale of business	1	2	3	4	5
Planned savings	1	2	3	4	5

Tax Planning:	*Level of Importance of this Area (1=Low, 5=High)*				
Taking advantage of all available tax reduction strategies	1	2	3	4	5
Reducing federal and state income taxes on investment income	1	2	3	4	5
Required Minimum Distributions (RMDs)	1	2	3	4	5
Alternative Minimum Tax	1	2	3	4	5
Sale of a highly appreciated or low-cost basis asset or real estate	1	2	3	4	5

Retirement Planning:	*Level of Importance of this Area (1=Low, 5=High)*				
Level of retirement income	1	2	3	4	5
Do I have enough to retire?	1	2	3	4	5
Social Security: when to start drawing?	1	2	3	4	5
Continuation of retirement income at death or partner's death	1	2	3	4	5
Taxation of retirement (including social security)	1	2	3	4	5
Investment options during retirement	1	2	3	4	5
Medicare & Medicare Supplement	1	2	3	4	5

Estate Planning:	*Level of Importance of this Area (1=Low, 5=High)*				
Beneficiary designations	1	2	3	4	5
Understanding disposition of assets at death – How does it work?	1	2	3	4	5
Reducing estate transfer costs (probate, state and federal death taxes)	1	2	3	4	5
Legacy for heirs or charity	1	2	3	4	5
Ease of administration for your executors	1	2	3	4	5
Power of Attorney (POA), Healthcare Proxy, Last Will & Testament drafted and up-to-date?	1	2	3	4	5
Should I setup a Trust?	1	2	3	4	5

Other:	*Level of Importance of this Area (1=Low, 5=High)*				
Charitable Giving	1	2	3	4	5
Consolidated inventory of assets, accounts and property (Personal Record Organizer)	1	2	3	4	5
Understanding your employee benefits package	1	2	3	4	5
Unforeseen costs of caring for an aging or disabled relative	1	2	3	4	5
Understanding if your existing financial arrangements will achieve your goals	1	2	3	4	5
Coordination of and communication between advisors (attorney, CPA, etc.)	1	2	3	4	5
Having a step-by-step plan to accomplish your goals	1	2	3	4	5

Anticipated Changes:

Please check all that are likely to occur within the next 12 months.

☐	Marriage	☐	Make an Investment	☐	Retirement
☐	Have a child	☐	Inheritance	☐	Increase Savings
☐	Graduation	☐	Buy or Sell a home	☐	Dependent Parent
☐	Divorce	☐	Job change or Promotion	☐	Obtain a loan
☐	Buy a Business or Practice	☐	Sell a Business	☐	Death of a family member
☐	Pay off a loan	☐	Bonus or Salary Increase	☐	Return to work

What is the best investment you ever made?

What is the worst investment you ever made?