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Volatility Checklist

**In Uncertain Times…**

It Is more Important than ever to step back and consider how market conditions as well as legislative/policy changes might impact your long-term plan. Are there opportunities to implement more tax-efficient strategies? What about retirement savings or distributions? And are all your important documents up-to-date?

**Please look at each of these areas below and note the areas that you would like to discuss further**.

**Family**

* Discuss changes with your family that may impact your overall financial plan
* Consider potential changes to current life, disability, or long-term care insurance protection for your family

**Tax Management/Tax Efficiency**

* Review asset location and consider moving certain assets to a more tax-efficient account
* Review old stock positions with gains previously too high to realize
* Review old positions that may not be as tax efficient as newer investment options
* Review losses in your portfolio that may be used to offset income and future capital gains

**Relief Programs (as applicable)**

* Discuss Required Minimum Distributions waiver/Retirement Plan loans/Early Distribution Penalty waivers
* Discuss Small Business loans and other business relief and financing options
* Discuss Employer Retirement Plan contribution pause/reduction
* Discuss Student Loan relief and 529 Rollovers

**Planning**

* Look at long-term plan and discuss if it is still on track
* Review current retirement contributions and retirement savings options
* Discuss whether a Roth IRA conversion is appropriate for your situation
* Discuss charitable giving and philanthropic opportunities in light of market volatility

**Investing**

* Discuss risk tolerance & risk capacity and If they have changed
* Discuss the importance of your long-term investment strategy in light of current market conditions
* Review liquidity needs and cash flow requirements

**Legacy**

* Make sure your estate plan and will are up-to-date
* Make sure you have other important planning documents in place and updated, including Financial Power of Attorney, Health Care Power of Attorney, Living Will (Advance Health Care Directive), HIPAA Waiver, and (potentially) a Living Trust
* Make sure your loved ones know where all these documents are securely stored
* Make sure all your beneficiaries are up-to-date

***Once you reviewed this information, let’s schedule a phone or online meeting to discuss.***

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