

# ANNUAL FINANCIAL CHECK-UP

## Gardey Financial Advisors

### INCOME / SPENDING

- Review Budget
- Review Employee Benefits
- Prepare / File Tax Returns – Evaluate Subsequent Year Tax Strategies
- Consider Refinancing Mortgage / Other Loans
- Review Annual Gifting

### SAVINGS

- Review Contributions to Retirement Accounts (401(k), 403(b), IRA, ROTH IRA, etc.)
- Review Emergency Fund
- Review Contributions to Children's College Accounts
- Review Other Savings

### INVESTMENT PORTFOLIO

- Review Asset Allocation
- Review Investments in the Portfolio
- Review Portfolio Results
- Rebalance Portfolio
- Review Capital Gain / Loss Situation

### INSURANCE

- Review Life Insurance Policies
- Review Beneficiary Designations
- Review Disability Policies
- Review Property and Casualty Policies
- Review Scheduled Items
- Review Umbrella Liability Policies
- Review Long Term Care Policies
- Review Any Specialized Policies



## ESTATE PLAN

- Review Will / Codicil
- Review Living Trust(s)
- Review Medical Power of Attorney
- Review Durable Power of Attorney
- Review Funeral Representative
- Review Irrevocable Trust(s)
- Review Digital Assets

## HOUSEHOLD

- Review Financial Reports / Tax Records (Organize and File)
- Review / Obtain Credit Report (3 times per year) – [www.annualcreditreport.com](http://www.annualcreditreport.com)
- Review / Update Personal Property Inventory
- Review / Update Master Password List
- Review / Update Important Document Location List

## OVERALL PRIORITY LIST

- File tax returns and have a budget
- Have an emergency fund and contribute to retirement plans
- Review investments, asset allocation, and rebalance portfolio
- Review employee benefits
- Review insurable needs and life insurance policies
- Review credit reports
- Have medical and financial powers of attorney and an estate plan