

MY FINANCIAL PLAN CHECKLIST

UNDERSTAND AND PRIORITIZE WHAT IS MOST IMPORTANT TO YOU

STEP 1

Please number each of the sections listed below in order of importance to you. “1” being your top financial priority, and “6” being your lowest financial priority.

STEP 2

Under the sections you prioritized as most important (1-3), put a check mark in the box next to the questions you would like to discuss with your advisor.

STEP 3

Look at the questions under the sections you considered less important (4-6). Do you see any questions that you’d like us to talk about further? If so, check those as well.

STEP 4

Make an appointment with an advisor to discuss your financial planning checklist and create your customized financial plan!



BORROWING SOLUTIONS¹ ← →

Managing Debt • Buying Real Estate • Business Financing • Funding a Major Purpose or Goal



PERSONAL

- Are you sure you have the lowest interest rates on consumer credit?
- Could personal credit restructuring benefit you?
- Do your credit cards offer rewards like frequent flyer miles, discount purchases or prize catalogs?
- Do you know how to protect your credit rating and avoid the risk of bankruptcy?
- Do you have a strategic plan for addressing and paying off debt? Have you considered consolidating revolving debt?
- Could it be time to refinance your mortgage?
- Are you planning any future home improvements that will require financing?
- Would you like to discuss financing of short-term debt and ways to improve cash flow?
- Are you prepared financially for educational needs?
- How do you access cash for unexpected emergencies?

BUSINESS

- Have you explored alternative financing avenues and ways to restructure business-related debt?
- Do you need a small business loan?
- If you own a business, does your line of credit adequately provide for equipment and expansion needs? Do you need to restructure your business debt?
- Do you have the access to capital necessary to grow your business?



FINANCIAL PLANNING²



Asset Allocation • Diversification • Customized Strategies

- Have you considered your time horizon when constructing an investment strategy?
- Which financial goals are long-term, and which ones are more immediate?
- Are enough of your investments designed to meet long-term goals like retirement?
- Do you know which investments are most likely to allow you to meet intermediate-term goals, like starting a business in a few years?
- Do you have investments designed to help you meet short-term goals, like putting a down payment on a home or paying for any upcoming vacation or wedding?
- Do you think your current asset allocation matches your financial plan?
- When did you and your financial advisor last review your financial plan?

RETIREMENT PLANNING²



Investments • Employer Sponsored Plans • Annuities • IRAs

- Are you on target to retire as planned? How are you feeling about retirement?
- What are your retirement needs and financial goals?
- What kind of retirement plans do you have? What are the assets in each? How are they invested?
- What does your employer or your company contribute to your retirement plan? Are you vested?
- When do you want to retire? Where do you want to live or go? What do you hope to do while in retirement?
- Are you confident you have enough resources set aside for retirement income? How much do you think you'll need?
- Have you calculated your expected income from Social Security? How much do you know about your benefits from Medicare?
- When are you eligible to draw money from your retirement plans? From which account would you first draw income? Last?
- Do you own any annuities?

ESTATE PLANNING²



Wills • Trusts • Succession Planning • Charitable Giving

- Do you have a will? When was it last updated?
- What's the primary goal of your estate plan? Avoiding taxes? Providing for your family? Charitable giving?
- If you were to pass away suddenly or become incapacitated, do your loved ones understand your wishes? How do you know?
- Do you have a living will?
- Do you have a trust?
- Do you have a durable power of attorney in the event you can't make important decisions?
- Who are the principal beneficiaries of your estate? Do you know what to do if you want to make changes?
- If you have children, do you have guardians for them? Trustees for the estate?
- If you own a business, what kind of succession plan does it have? How would you fund the succession plan?
- Are there charities you would like your estate to support now and/or in the future?



PROTECTING YOU AND YOUR FAMILY



Long-term Care • Disability • Liability • Life Risk Management

- Do you have long-term care insurance? Do you think you need it?
- Do you have disability insurance? How much?
- When do the benefits begin after a disability? What is the maximum monthly check you could receive, and how long would you be eligible for benefits?
- Do you have personal liability coverage? Do you have adequate coverage for yourself, your family, your business, if applicable? Have you ever been sued?
- Do you have enough life insurance? How do you know?
- If you own a business, does it have adequate protection against lawsuits for sexual harassment, product liability and workers' compensation claims?

ASSISTING LOVED ONES



Living Expenses • Long-term Elder Care • Family Support

- Do you expect to add to your family in the future?
- Do you talk to your children about money?
- Do your children have any savings or investing accounts? What kind do they have? Roth IRAs? UGMA accounts?^{1,2}
- How much do they have in those accounts?^{1,2}
- Do you provide financial assistance to adult children or grandchildren? Do you expect the amount of financial support you provide to grow? Stay the same? Decline?^{1,2}
- What's the status of each of your parent's health? What do you know about their medical histories? Are you concerned about their health?
- How do you think your parents will provide for their expenses in retirement?
- If you provide care for relatives or friends, how long have you done so? What are their expectations of you in terms of caring for their needs? How do you know?
- Are there relatives or friends for whom you might one day be financially responsible? When do you think that might happen?

NOTES

For additional information, contact your advisor or visit [JohnsonFinancialGroup.com](https://www.johnsonfinancialgroup.com).

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¹ Johnson Bank is Member FDIC. All loans are subject to credit and property approval, bank underwriting guidelines, and may not be available in all states. Other loan programs and pricing available. The term of the loan will vary based upon program chosen. Certain conditions, terms, and restrictions may apply based on the loan program selected. Property insurance is required; if the collateral is determined to be in an area having special flood hazards, flood insurance will be required.

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