

Action Checklist

Legal Foundation

Priority Completed

- | | | |
|-------------------------------------|--------------------------|---|
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Review/Update/Draft legal documents (Durable Powers of Attorney, Medical Powers of Attorney, Living Wills, and Healthcare Proxy). |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Work with your CPA for personal and business tax returns. |
| <input type="checkbox"/> | <input type="checkbox"/> | Consider setting yourself up as a business entity. Consult with your CPA for tax advantages. |

Risk Management

Priority Completed

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|-------------------------------------|-------------------------------------|--|
| <input type="checkbox"/> | <input checked="" type="checkbox"/> | Review Property and Casualty Insurance to ensure appropriate coverage. It appears that you are currently underinsured. |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Increase your excess liability insurance coverage to \$1,000,000.00 (umbrella) to protect your assets against today's jumbo of lawsuits. |
| <input type="checkbox"/> | <input type="checkbox"/> | Discuss Disability Insurance protection options to protect family lifestyle. |
| <input type="checkbox"/> | <input type="checkbox"/> | Store important financial documents in a safe deposit box or off-site via eMoney. |

Investment Planning

Priority Completed

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|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Establish an investment plan which sets forth your goal of accumulating wealth, while taking a moderate amount of risk, and experiencing less overall volatility within your portfolio. More rowboat, less sailboat. |
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| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Rebalance your investment accounts to better fit your risk profile and objectives. |
| <input type="checkbox"/> | <input type="checkbox"/> | Consider utilizing tax-advantaged / tax-free investments to minimize annual tax liability. |
| <input type="checkbox"/> | <input type="checkbox"/> | Consider non-traditional asset classes (real estate, equipment leasing, commodities, business interests, private venture capital) for a portion of your investment portfolio. |
| <input type="checkbox"/> | <input type="checkbox"/> | Consider use of Oil & Gas Partnerships within your overall plan. |
| <input type="checkbox"/> | <input type="checkbox"/> | Establish a Retirement Plan for your business. |

Family Budget

Priority Completed

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|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Maintain emergency fund of \$25,000.00 minimum. |
| <input type="checkbox"/> | <input type="checkbox"/> | Track all family expenses on a monthly basis using eMoney. Look for any ways to reduce costs while maintaining family lifestyle. |

Personal Goals

Priority Completed

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|--------------------------|--------------------------|--|
| <input type="checkbox"/> | <input type="checkbox"/> | Consider the purchase or rental of a home at the lake. Consider how the family would use the home. Would like to buy with 30 year mortgage and 20% down payment. |
| <input type="checkbox"/> | <input type="checkbox"/> | Anticipated retirement at 60 for husband and 62 for wife (full retirement at 75). |