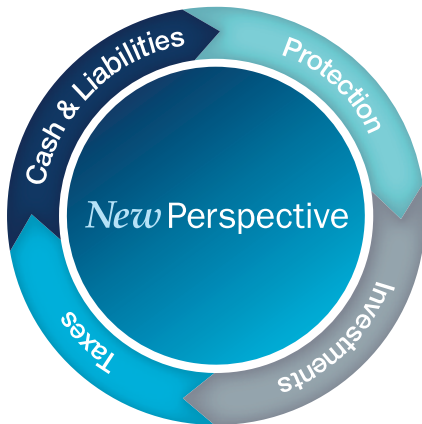


# PREPARING FOR YOUR NEW PERSPECTIVE REVIEW



Your *New Perspective* review will cover the *Four Cornerstones* of a strong financial foundation, outlined below. Consider the following questions and documents as you prepare for your review.

Together, we'll find the answers you need.

## 1. Cash & Liabilities

- > Do I have sufficient cash reserves?
- > Should my money be more easily accessible?
- > What are my current sources of income and debt?

### Helpful documents:

- Recent loan statements (e.g., car or education)
- Current credit card statement(s)
- Mortgage statement
- Banking and investment statements

## 2. Protection

- > How can I be prepared for financial risks like illness or long-term care needs?
- > Am I prepared for unexpected events that could disrupt my family's goals?
- > Are my will and beneficiary designations up to date?

### Helpful documents:

- Insurance policies (e.g., life, disability, health care, homeowners, auto, long-term care)
- Will
- Beneficiary designation forms
- Estate planning documents

## 3. Investments

- > Where can I find a safe place for my savings?
- > Do I have the right amount of risk in my portfolio?
- > What should I do with my retirement plan dollars if I leave my job?

### Helpful documents:

- Brokerage account statement(s)
- Retirement account statement(s)

## 4. Taxes

- > Am I making the most of tax-advantaged investments?
- > Am I paying more in taxes than I should?
- > Are my retirement savings adequately diversified from a tax perspective?

### Helpful documents:

- Personal and business tax returns
- Charitable giving receipts

