RangeBank
Trust & Wealth Management

**Financial Planning Checklist**

Use this checklist to evaluate your financial progress, identify potential gaps, and ensure your plan remains aligned with your goals for the remainder of the year and beyond.

**Instructions:** Check each item as completed and make notes for questions or follow-up discussions with your Trust & Wealth Management advisor.

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## 📈 Investments

### Portfolio Review

☐ Reviewed investment account balances

☐ Reviewed year-to-date portfolio performance

☐ Compared investment performance against long-term objectives

☐ Confirmed investments align with current risk tolerance

☐ Evaluated portfolio diversification

☐ Identified concentrated stock positions or overexposure to a single investment

☐ Reviewed cash reserves and liquidity needs

☐ Rebalanced portfolio allocations if necessary

### Notes

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### Market & Economic Considerations

☐ Reviewed impact of current market conditions on financial goals

☐ Evaluated opportunities created by market volatility

☐ Discussed investment strategy changes with advisor

☐ Confirmed asset allocation remains appropriate

**Notes**

## Retirement Readiness

### Retirement Planning

☐ Reviewed retirement account balances (401(k), IRA, Roth IRA, etc.)

☐ Confirmed contributions remain on track

☐ Increased contributions if possible

☐ Evaluated retirement income projections

☐ Reviewed expected retirement date

☐ Assessed readiness for healthcare expenses in retirement

☐ Reviewed Social Security claiming strategy

☐ Updated retirement budget assumptions

**Notes**

### Income Planning

☐ Evaluated sources of retirement income

☐ Reviewed distribution strategies

☐ Considered Required Minimum Distribution (RMD) planning, if applicable

☐ Assessed inflation impact on retirement goals

**Notes**

🏡 **Estate Planning**

**Estate Documents**

☐ Reviewed existing will

☐ Reviewed trust documents

☐ Updated documents for life changes

☐ Confirmed personal representative/executor selection

☐ Confirmed trustee selections

☐ Reviewed guardianship designations, if applicable

☐ Confirmed powers of attorney are current

☐ Reviewed healthcare directives and living will documents

**Notes**

**Legacy Planning**

☐ Discussed wealth transfer objectives

☐ Reviewed charitable giving strategies

☐ Evaluated family legacy goals

☐ Considered trust planning opportunities

☐ Confirmed assets are titled appropriately

**Notes**

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👨‍👩‍👧‍👦 **Beneficiary Review**

**Account Beneficiaries**

☐ Reviewed retirement account beneficiaries

☐ Reviewed investment account beneficiaries

☐ Reviewed life insurance beneficiaries

☐ Reviewed annuity beneficiaries

☐ Confirmed contingent beneficiaries

☐ Updated beneficiary information following life events

**Major Life Events to Consider**

☐ Marriage

☐ Divorce

☐ Birth or adoption

☐ Death of a beneficiary

☐ Retirement

☐ Significant inheritance

**Notes**

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## 🛡 Insurance Coverage Review

### Life Insurance

☐ Reviewed existing life insurance coverage

☐ Confirmed coverage meets current family needs

☐ Evaluated beneficiary designations

☐ Reviewed policy ownership structures

**Notes**

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### Property & Liability Protection

☐ Reviewed homeowner's insurance coverage

☐ Reviewed auto insurance coverage

☐ Reviewed personal liability coverage

☐ Evaluated umbrella liability policy needs

☐ Reviewed coverage limits

☐ Assessed potential gaps in protection

**Notes**

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### Long-Term Care & Disability Planning

☐ Reviewed long-term care planning needs

☐ Reviewed disability insurance coverage

☐ Assessed healthcare cost risks

☐ Discussed future care funding options

**Notes**

💵 **Tax Planning Considerations**

**Income Tax Planning**

☐ Reviewed year-to-date taxable income

☐ Estimated year-end tax liability

☐ Evaluated tax-saving opportunities

☐ Discussed tax-loss harvesting opportunities

☐ Reviewed charitable giving strategies

☐ Evaluated Roth conversion opportunities

☐ Reviewed capital gain exposure

**Notes**

**Year-End Preparation**

☐ Discussed actions to take before year-end

☐ Reviewed retirement contribution opportunities

☐ Evaluated gifting strategies

☐ Assessed impact of upcoming financial changes

☐ Coordinated planning with tax advisor, CPA, or attorney

**Notes**

📋 **Personal Financial Updates**

**Life Changes Since Last Review**

☐ New job or career change

☐ Retirement

☐ Marriage or divorce

☐ Birth or adoption

☐ Death in family

☐ Home purchase or sale

☐ Business ownership changes

☐ Significant inheritance

☐ Major health changes

☐ Other important financial events

**Notes**

## 🎯 Goals & Priorities Check-In

**Looking Ahead**

**In The Next 12 Months:**

☐ Purchase a home

☐ Prepare for retirement

☐ Grow investments

☐ Establish or update estate plan

☐ Fund education expenses

☐ Reduce debt

☐ Increase savings

☐ Support family members

☐ Make charitable gifts

☐ Business succession planning

**My Top Three Financial Priorities:**

1. ______________________________
2. ______________________________
3. ______________________________

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## 📅 Schedule Your Financial Planning Review

A financial planning review is an opportunity to discuss your goals, evaluate your progress, and identify opportunities to strengthen your financial plan.

**Questions I'd Like To Discuss:**

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**Plan Well. Live Fully.**

*A thoughtful financial plan helps create the confidence and freedom to focus on what matters most, today and in the future.*

**Contact Us to Schedule**