| Investment Planning and Portfolio Management (continued) | Yes | No | N/A |
| --- | --- | --- | --- |
| **5. Has a retirement income distribution strategy been discussed/developed?**<br>• Have you run a “stress test” or a Monte Carlo Simulation on your financial plan to help you determine your needed investment returns?<br>• Do you have a prudent retirement income distribution plan that is tax-efficient (Planning for Retirement the R.I.T.E. Way®)? | ❑ | ❑ | ❑ |
| **Notes:** | | | |

| Insurance planning | Yes | No | N/A |
|---|---|---|---|
| **1. If under age 65, will adequate health insurance be available until Medicare eligibility is established?**<br>• Do you have retiree healthcare coverage from your employer?<br>• Do you have any issues that will prevent you from getting reasonable coverage if Obamacare is repealed?<br>• Have you built these expenses into your financial and income plan? | ❑ | ❑ | ❑ |
| **2. If 65 or older, has a Medigap or other health policy been purchased to supplement Medicare, or is employer-sponsored coverage available?**<br>• If you have or will have retiree healthcare coverage from your employer, do you know how it is coordinated with Medicare?<br>• Are you currently or will you be using a retiree healthcare plan that includes an HSA? | ❑ | ❑ | ❑ |
| **3. Do you have long-term care insurance?**<br>• Is your plan adequate to meet your needs?<br>• Are you aware that in many long-term care policies that premiums are not guaranteed to stay level?<br>• Have you considered the impact of a health event that would cause the need for nursing or home healthcare on your financial plan? | ❑ | ❑ | ❑ |
| **4. Have life insurance needs been revisited and have your policies been reviewed?**<br>• Employer coverage may end in retirement<br>• Do you still have a need for your existing life insurance? | ❑ | ❑ | ❑ |

| Insurance planning (Continued) | Yes | No | N/A |
|---|---|---|---|
| **5. Have other types of insurance coverage been reviewed for gaps or changes?**<br>• Auto and homeowners<br>• Disability (will end at retirement)<br>• Liability (for rental properties or umbrella coverages)<br>• Other | ❑ | ❑ | ❑ |
| **Notes:** | | | |

# Avidian Wealth Solutions Retirement and Financial Planning Checklist

| Estate planning | Yes | No | N/A |
|---|---|---|---|
| **1. Have your Wills and Trusts been reviewed/updated?**<br>• Change in distribution or legacy plan?<br>• Change in Executors or Trustees?<br>• Need for more advanced planning (trust planning, gifting, estate/income tax minimization strategies, business succession, charitable planning, see below)? | ❑ | ❑ | ❑ |
| **2. Have you updated your beneficiary designations to be coordinated with your Wills, Trusts and distribution plan?**<br>• Employer-sponsored plans<br>• IRAs<br>• Annuities<br>• Life insurance<br>• **Note:** Have you coordinated any asset titling to be better coordinated with your estate plan (such as "Joint with Rights of Survivorship")? | ❑ | ❑ | ❑ |
| **3. Have you reviewed your durable powers of attorney or health-care proxy?** | ❑ | ❑ | ❑ |
| **4. Have other estate planning tools and strategies been considered?**<br>• Estate and Income Tax Minimization Strategies<br>• Gifting Strategies<br>• Charitable or Legacy Planning Strategies<br>• Business Succession Strategies (for business owners)<br>• Other | ❑ | ❑ | ❑ |
| **Notes:** | | | |



AVIDIAN WEALTH SOLUTIONS

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