

Making the Most of Your Financial Future

Yes No

A Check-up:

- Do you feel that you have adequate savings to cover an unforeseen expense? Yes No
- Are you saving enough for the future? Yes No
- Is your insurance adequate and your policies up to date? Yes No
- Do you have a plan to provide for your child's/grandchild's education? Yes No
- Will your retirement savings be enough to cover your living expenses? Yes No
- Have you planned your estate and is it current? Yes No

How are your Cash Reserves?

- Do you know how much you may need to cover an unforeseen emergency? Yes No
- Is this cash easily accessible? Yes No
- Will your cash position allow you to take advantage of future opportunities? Yes No
- Are you comfortable with your current level of savings? Yes No

How Money Works:

- Are you "paying yourself first"? Yes No
- Do your savings and investment accounts match your financial goals? Yes No
- Are your investments adequately diversified? Yes No
- Are you taking maximum advantage of your employer-sponsored savings plans? Yes No

Asset Dedication to a Financial Goal:

Your Financial Goals			
GOAL ONE	GOAL TWO	GOAL THREE	GOAL FOUR
Asset Dedicated to Goal			

A Retirement Checkup:

- Are you taking full advantage of the retirement plans available to you? Yes No
- Will your income in retirement be adequate for your retirement lifestyle? Yes No
- Do you have a current Social Security earnings and benefit statement? Yes No

Estate Planning:

- Do you have a will? If so, is it current? Yes No
- Do you have a Durable Power of Attorney? If so, is it current? Yes No
- Do you have a Living Will and a Medical Power of Attorney? If so, is it current? Yes No
- Are your assets titled to properly achieve your estate goals? Yes No
- Have you taken an asset inventory lately? Yes No
- Have you discussed your estate issues/wishes with family members? Yes No

Thomas G. Doyle, CFP®
Sea Star Financial, LLC

60 South County Commons Way • Suite G5 • Wakefield, RI 02879

● Phone: (401) 284-3515 ● email: tdoyle@seastarfinancial.com ●
● www.seastarfinancial.com ● www.financialhelpforyou.com ●