



Bateman • Larkin
Certified Public Accountants, P.C.

INDIVIDUAL AND FAMILY REVIEW

There is one thing that is certain, there will always be change! Change in finances, health, family and the mere advancement in age provides instances where certain items should be reviewed to make sure that you and your family are adequately provided for and assets are protected.

We are your tax professionals and provide services related to tax preparation and planning. We are not obligated or allowed to provide services to you in certain areas of planning and protection that are handled by other experienced professionals.

As a part of your financial planning team, we want to support your **total** financial goal. The following list highlights some of the more significant areas that should be reviewed on a periodic basis with those professionals that provide these respective services to you. Please use this list as a guide for your specific situation and do let us know if you have any questions or concerns that you would like to discuss further.

ESTATE PLAN

1. Do you have a will and/or trust document in place?
2. If so, have these documents been reviewed recently to make sure that the provisions are adequate for changes since they were first drafted?
3. Have you identified and documented your choice of guardian for minor children?
4. Do you have a health directive in place?

INSURANCE

1. Do you have life insurance (both of you, if married) to provide for your family upon your death?
2. Is the amount of the life insurance adequate for current and future family needs?
3. Do you have disability insurance to cover expenses should you become disabled for a short term or long term basis?

RETIREMENT PLANNING

1. Are you working with a financial planner to develop a plan for the accumulation of adequate assets for your retirement years?
2. Do you have a budget for the use of assets during your retirement years? If so, is this plan updated on a periodic basis?
3. If you are getting close to social security benefit age, have you explored all options with regard to the timing for claiming benefits?

MISCELLANEOUS

1. Do you have a document that provides information on the location of bank and investment accounts, insurance policies, retirement plan assets and other assets you hold should a family member need to have access to these items upon your death or incapacity?
2. Have you reviewed your mortgage loan to make sure that the rate and/or term length are in line with your overall planning? Can you obtain better terms by refinancing?
3. If you have debt other than your mortgage loan, do you have a plan for getting the debt paid off in a timely fashion?