

ANNUAL REVIEW CHECKLIST

A checklist of any kind must be comprehensive, if it is to fit all situations. Not all these items may apply to you but we have discovered that even the most diligent people need a periodic review and free second opinion. Please review this carefully to determine what actions should be taken to keep for you to stay current.

	YES	NO
Since the last review of your situation have you:		
- changed careers or jobs or started a new business? Got promoted?	_____	_____
- changed family status (married, remarried, birth or adoption)?	_____	_____
- paid up the mortgage on your home or other real estate?	_____	_____
- acquired additional personal assets or business properties?	_____	_____
- inherited assets or income or received other gifts?	_____	_____
- gotten tired of paying term premiums with no gain unless death?	_____	_____
- lapsed or had a policy go on policy loan?	_____	_____
- had a major health incident which threatens your family security?	_____	_____
Have any of your children gotten married or had children?	_____	_____
Did you sell or exchange any real estate during the past year?	_____	_____
Are you satisfied with the risk/gain on your investments?	_____	_____
Have you calculated the <u>MINIMUM</u> retirement income you <u>MUST</u> Have?	_____	_____
Have you done a complete study on your pension/retirement scenario?	_____	_____
As you age <i>are you assured you will not lose money?</i>	_____	_____
Do you have adequate disability income coverage?	_____	_____
Do you have an insured savings program for your children?	_____	_____
Have you calculated amount of life insurance you should have on self/wife?	_____	_____
Have you updated your estate documents?	_____	_____
Have you made provisions <i>to keep your home in your family?</i>	_____	_____
Have you made provisions <i>for your old age care</i> if INCAPACITATED?	_____	_____
<u>Business Owners:</u> <i>Have you ASSURED A WAY to transition out of your business and ASSURE you retire at your CURRENT STYLE & STANDARD?</i>	_____	_____

