CASSANDRA SMALLEY
WEALTH MANAGEMENT

SAMPLE FINANCIAL PLANNING TOPICS

Goals & Values

☐ Statement of Financial Purpose
☐ Family Values Exercise
☐ Goal Clarification & Prioritization
☐ Retirement Lifestyle Transition Planning

Tax Planning & Strategizing

☐ Tax Return Review
☐ Asset Location
☐ Optimizing Qualified Accounts
☐ Capital Gains & Losses
☐ Tax Loss Harvesting
☐ Roth Conversions
☐ Tax Planning Scenario Analysis
☐ Tax Allocation Summary

Retirement Planning

☐ Cash Flow Planning By Year
☐ Savings Strategies
☐ Retirement Allocation Planning
☐ Pension Plan & Claiming Strategies
☐ Social Security Optimization
☐ Medicare Considerations
☐ Retirement Simulations
☐ Liquidation Strategy
☐ Annual Retirement Living Expenses

Liabilities

☐ Mortgages & Refinancing
☐ Home Equity Loan or Line
☐ Student Loans
☐ Other: Auto, Boat, Credit Card, Personal, 401(k) Loans

Career & Business Owners

☐ Pay Statement Review
☐ Career Trajectory Planning
☐ Small Business Retirement Plans
☐ Workshops as Employee Benefits
☐ Planning Opportunities for Business Owners

Cash & Investments

☐ Liquidity Analysis
☐ Yield Analysis & FDIC Coverage
☐ Investments Asset Allocation
☐ Diversification/Concentration
☐ Fee Analysis
☐ Risk Tolerance & Risk Capacity
☐ Rebalancing Accounts
☐ Annuity Contract Review

College Planning

☐ Education Planning (529, Prepaid)
☐ Custodial UTMA/UGMA
☐ Education Investment Review
☐ Funding Analysis
☐ Education Cost Comparison

Employee Benefits

☐ 401(k), 403(b), 457 Plan Savings
☐ Employer Investment Options
☐ Health Savings Account (HSA)
☐ Flexible Spending Account (FSA)
☐ Employee Stock Purchase Plan
☐ Stock Options & RSUs
☐ Employer Provided Life Insurance
☐ Benefits Handbook Review

Estate Planning

☐ Beneficiary Designations
☐ Account Titling
☐ Charitable Giving Strategies
☐ Pre/postnuptial Agreements
☐ Will, Trust Documents & POA
☐ Letter of Last Instructions
☐ Post-Divorce Planning
☐ Estate Tax Considerations
☐ Continuity of Access
☐ Annual Gifting
☐ Legacy Planning & Wealth Transfers

Insurance & Risk Management

☐ Life Insurance
☐ Health Insurance
☐ Disability Insurance
☐ Long-Term Care Insurance
☐ Umbrella Liability Insurance
☐ Property & Casualty
☐ Buy-Sell Agreements

Other Common Priorities

☐ Annual Travel Planning
☐ Wedding Fund Goals
☐ Real Estate Purchase Goals
☐ Renovation Goals
☐ Financial Support of Another
☐ Family & Fertility Planning
☐ Vehicle Purchase Frequency Planning
☐ Teaching Financial Literacy