



New Year's Resolutions for Financial Planning

1. Review year end financial account statements:
 - Do I have a diverse portfolio appropriate for my needs?
 - Does my asset allocation need to be adjusted?
 - Are my accounts titled correctly for my current situation and for the objectives of my estate plan? (i.e. joint accounts, payment-on-death accounts, Totten trust accounts)
2. Review beneficiaries on all retirement and pension plans to make sure the named beneficiaries are correct for your current situation (i.e. changes may be needed for marriage, divorce, death of beneficiary, birth of children and grandchildren).
3. Review estate plan and will to ensure your objectives are met.
4. Review your policies for life insurance, health insurance, long term care insurance, disability insurance, auto insurance, liability insurance, and home and/or renter's insurance to see if any changes need to be made to coverage and/or beneficiaries.
5. Create or update your list of passwords for all accounts accessed by computer and keep in a secure place.
6. Create or update a document locator checklist.