



Date: _____

Client: _____

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At Valor Wealth Partners we develop strategies to create the Lifestyle you desire. We work with you to create a plan for the major goals in your life and support you on an ongoing basis to address the small questions that arise on a regular basis.

This checklist identifies areas to incorporate in your initial plan and helps set fair fees based on the level of service you need. Not all of these items will apply to you. Please check any item below that applies to you or you want to review.

1 Assessment of Goals and Objectives

- Identify Goals – Needs, Wants, & Wishes
- Document Goals
- Analyze Ability to Achieve Goals

2 Balance Sheet Development

- Banking Accounts
- Investment Accounts
- Real Estate Assets
- Life Insurance Cash Values
- Debts

3 Cash Flow and Debt Management

- Establish Cash Flow Statement
- Income and Expense Aggregation
- Define Emergency and Reserve Limits
- Commit to Savings Strategies
- Debt Repayment
 - Credit Cards
 - Student Loans
 - Mortgage Payoff
- Major Purchase Analysis
 - Home
 - Luxury Item
 - Large Gifts
- Accountability Check-ins
- Smart Technology Resources

4 Financial Relationships

- Combining Household Finances
- Non-Married Couples
- Non-Children Families
- Preparing for Marriage
- Divorce Planning
- Generational Wealth Transfer
- Caring for Grandchildren
- Caring for Parents

5 Employment Benefit Optimization

- Career Planning
- Job Loss or Transition
- Job Offer Comparison
- Company Benefit Review
- Retirement Account Review
- Healthcare Plan Assessment
- Pension Maximization Strategies
- Group Insurance Evaluation

6 Federal Employee Benefits

- CSRS or FERS Pension
- Survivor Benefit Plan
- FERS Supplement
- Federal Employees Group Life Insurance
- Federal Employees Health Benefits
- Federal Long-Term Care Insurance Program
- Thrift Savings Plan



7 Investment Management

- Quantitative Risk Assessment
- Formal Investment Policy
- Professionally Managed Portfolios
- Investments Aligned with Goals
- Portfolio Rebalancing
- Withdrawal Strategies
- Tax-Sensitive Strategies

8 Insurance Evaluation

- Prioritization of Insurance Needs
- Risk Analysis
 - Life Insurance
 - Disability Insurance
 - Long-Term Care Insurance
 - Annuities
- Life Insurance Cash Values

9 Retirement Planning

- Define Lifestyle Goals
- Identify Financial Resources to Achieve Goals
 - Social Security
 - Assets
 - Pensions
- Assess Healthcare Options
- Create Tax-Efficient Strategies

10 Healthcare Plan Assessment

- Federal Employees Health Benefit
- Tricare
- Employer Group Health Plan
- Individual Health Plans
- Medicare and Supplements

11 Education Planning

- College Funding Analysis
- 529 and Account Management
- Student Loan Repayment
- Contract Development with Children

12 Tax Strategy

- Tax Planning Education
- Tax-Sensitive Investments
- Referrals to Vetted Accountants
- Coordination with Tax Advisor
- Implementing Account Recommendations
- Roth vs. Traditional IRAs
- HSA / FSA Options

13 Estate Planning

- Date of Last Estate Review: _____
- Estate Planning Education
- Beneficiary Review
- Referrals to Vetted Attorneys
- Coordination with Estate Attorney
- Implementing Account Recommendations
- Long-Term Care Planning
- Charitable Planning
- Inheritance Planning

14 Current Resources

- Up-to-date Financial Plan
- Defined Goals
- Professionals
 - Accountant
 - Estate Attorney
 - Insurance Agent
 - Financial Advisor
 - Certified Financial Planner®
- System to Maintain Accountability