

## Annual Review Meeting Agenda

### ☐ Update client information

- \_\_\_\_\_ Address/phone/email changes
- \_\_\_\_\_ Sale of a home, business, major asset transfer
- \_\_\_\_\_ Family changes - marriages, divorces, births, deaths
- \_\_\_\_\_ Career changes
- \_\_\_\_\_ Client health concerns

### ☐ Review of Economic/Political Events

- \_\_\_\_\_ Retirement/Estate/Tax legislation
- \_\_\_\_\_ Inflation/interest rate adjustments

### ☐ Debt Management

- \_\_\_\_\_ Compare interest rates on home loans and consider refinancing
- \_\_\_\_\_ Consolidate student loans
- \_\_\_\_\_ Assess level of debt and implement a plan to reduce it

### ☐ Investments

- \_\_\_\_\_ Revisit risk tolerance
- \_\_\_\_\_ Review entire portfolio and identify gaps
- \_\_\_\_\_ Examine performance of each investment
- \_\_\_\_\_ Adjust asset allocation as needed

### ☐ Financial Planning Issues by Age

- \_\_\_\_\_ Age 50: Make catch-up contributions to IRAs
- \_\_\_\_\_ Age 55: Consider 401(k) distributions
- \_\_\_\_\_ Age 59½: Eligible for distributions from IRAs without penalties
- \_\_\_\_\_ Age 62-70: Apply for Social Security benefits
- \_\_\_\_\_ Age 65: Apply for Medicare
- \_\_\_\_\_ Age 70½: Start taking required minimum distributions from IRAs

### ☐ Retirement Planning

- \_\_\_\_\_ Health savings accounts, pension plans, IRAs, small business plans
- \_\_\_\_\_ Post-retirement lifestyle
- \_\_\_\_\_ Current income/adjustments

### ☐ Insurance Needs

- \_\_\_\_\_ Health/disability/life/auto

### ☐ Long-Term Care

- \_\_\_\_\_ Review needs of family members
- \_\_\_\_\_ Purchase LTC insurance or devise a plan to self-insure

☐ **Education Planning**

- \_\_\_\_\_ Calculate how much children will need for college
- \_\_\_\_\_ Establish a plan for disciplined saving
- \_\_\_\_\_ Open a suitable account (529, Coverdell, UGMA)

☐ **Estate Planning**

- \_\_\_\_\_ Review all beneficiary designations

☐ **Action Items**

- \_\_\_\_\_ Do you have any questions for me?
- \_\_\_\_\_ What are your goals? How am I doing?
- \_\_\_\_\_ Create a savings plan that lists goals, timetable for achieving them, and amount of savings necessary to reach them

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