



ANNUAL FINANCIAL HEALTH CHECKLIST

MOSCARET
Investment Advisory

| January Estate Planning / Miscellaneous Planning | February Insurance Planning | March Investment / Educational Planning |
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| <input type="checkbox"/> Commit to meeting an estate planning attorney to establish a will or trust <input type="checkbox"/> Create and commit to a monthly budget for new calendar year <input type="checkbox"/> Make either a full extra mortgage payment or 1/2 per month additional payment to principal | <input type="checkbox"/> Review life insurance coverage beneficiary designations with your financial advisor <input type="checkbox"/> Review beneficiary designations on retirement accounts annually | <input type="checkbox"/> Review investment portfolio allocation and current investment holdings <input type="checkbox"/> Review progress of achieving children's educational planning goals <input type="checkbox"/> Explore loan, grants, and aid for your children's college and post-graduate schooling |
| April Tax Planning | May Educational Planning / Retirement Planning | June Miscellaneous Planning |
| <input type="checkbox"/> Discuss your withholding wages with your CPA and adjust if necessary <input type="checkbox"/> Fund an IRA or other retirement plan, if eligible <input type="checkbox"/> Consider contribution to a Roth IRA or a conversion to a Roth IRA, if eligible | <input type="checkbox"/> Consider setting up and/or funding 529 plans for college for children / grandchildren <input type="checkbox"/> Review annual 401(k), IRA, or SEP contributions <input type="checkbox"/> Review your online social security statement (if applicable) | <input type="checkbox"/> Check credit report once a year <input type="checkbox"/> Shred all old and unnecessary financial documents and bank and investment statements <input type="checkbox"/> Review online accounts for usernames and passwords and consider changing for privacy concerns |
| July Estate Planning / Retirement Planning | August Insurance Planning | September Investment / Educational Planning |
| <input type="checkbox"/> Meet with an estate planning attorney every three years for a review <input type="checkbox"/> Review current 401(k) investment allocation | <input type="checkbox"/> Identify material changes in life, business, or financial circumstances that require insurance adjustments <input type="checkbox"/> Review coverage for life, home, and auto every three years with your agent | <input type="checkbox"/> Review investment goals and strategy <input type="checkbox"/> Revisit annual income and savings needs |
| October Tax Planning | November Retirement Planning | December Miscellaneous Planning |
| <input type="checkbox"/> Contact CPA for year-end tax planning <input type="checkbox"/> Start to consider year-end charitable gifts <input type="checkbox"/> Review your available balance in your employer's flexible spending account | <input type="checkbox"/> Revisit your desired retirement goal to ensure that you will reach it successfully <input type="checkbox"/> Consider opening up a retirement plan if self-employed and if eligible | <input type="checkbox"/> Consider refinancing high-interest debt (mortgage, credit cards, car loans) <input type="checkbox"/> Commit to paying off all credit card balances every month in the new year |

| Age-Based Milestone Events |
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| <input type="checkbox"/> Age 50: Consider making catch-up contributions to IRAs and qualified retirement plans <input type="checkbox"/> Age 55: If needed, consider taking distributions from 401(k) plans without penalty if retired <input type="checkbox"/> Age 59½: Able to take distributions from IRAs without penalty <input type="checkbox"/> Age 62-70: Apply for social security benefits <input type="checkbox"/> Age 65: Apply for Medicare <input type="checkbox"/> Age 70½: Begin taking required minimum distributions from IRAs, 401(k)s, and 403(b)s. |

| Life Changes to Notify Us |
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| <input type="checkbox"/> Did you move? <input type="checkbox"/> Did you get married? <input type="checkbox"/> Did you have a baby? <input type="checkbox"/> Did you change jobs? <input type="checkbox"/> Did you end a marriage? <input type="checkbox"/> Did you lose a loved one, or is there a severe illness in the family? <input type="checkbox"/> Did you receive a gift or inheritance? |

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