

What's Your Plan for Financial Independence?sm

Everybody has a plan. Some are by design, and some are by default. Designed plans thoughtfully pursue pre-determined outcomes. Default plans are typically driven by a decision not to plan and usually lead to unwanted and unintended consequences.

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| 1. I have a documented plan illustrating my path of financial independence through retirement. | Yes | No | N/A |
| 2. I have adequate cash reserves for emergencies and losses of income. | Yes | No | N/A |
| 3. I know and am happy with my credit score. If not, I know how to raise it. | Yes | No | N/A |
| 4. I do not have any high interest credit card or substantial student loan/other debt. | Yes | No | N/A |
| 5. I understand all the benefit options made available to me by my employer. | Yes | No | N/A |
| 6. I have <u>verified</u> that I am adequately saving and investing for retirement. | Yes | No | N/A |
| 7. I am aware of the options available to save for college expenses. | Yes | No | N/A |
| 8. I am comfortable with my current housing situation and/or mortgage interest rate. | Yes | No | N/A |
| 9. I provide or may have to provide financial assistance to parents/children/grandchildren. | Yes | No | N/A |
| 10. I have adequate health, life, disability, and liability insurance to protect my family/partner and myself. | Yes | No | N/A |
| 11. I am comfortable with the <u>tax-efficient</u> investment strategies I am using for <u>both</u> up and down markets. | Yes | No | N/A |
| 12. I have an up-to-date will, creditor protection strategy and estate plan with trust provisions, if applicable, for my family/partner. | Yes | No | N/A |
| 13. I feel confident my important documents and online logins are organized and my family/partner knows how to locate them. | Yes | No | N/A |

Retirement Zone Questions (ages 50+):

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| 1. I feel confident in my ability to afford long-term care and nursing home expenses for myself and my partner. | Yes | No | N/A |
| 2. I have charitable inclinations I have not made provisions for. | Yes | No | N/A |
| 3. I have a solid understanding of Social Security and Medicare. | Yes | No | N/A |
| 4. I have named a trusted contact in the event of my cognitive decline. | Yes | No | N/A |

If your answers have you concerned about your path forward and considering the merits of a second opinion, please contact me to learn more about how the ASG Financial Independence Platform of Partners, Products and Services can help you design your personal plan for financial independence.

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