OCTO CAPITAL
WEALTH MANAGEMENT

Financial Review Checklist

Please complete before our meeting. Download this profile, open it as a PDF, edit and save it, then email it to dshub@octo-capital.com

Not all questions will apply to your situation; please answer only those you feel are relevant to you. This checklist is designed to help us make sure we've explored all opportunities within your plan and addressed all concerns.

Date

Name

Has there been a change to your cash flow or budget? (If Yes, please provide details).

If you anticipate a change in your cash flow or substantial expenses in the next few months, please describe below:

Did you have any unexpected expenses that impacted your emergency savings? (if Yes, please explain).

If employed, do you max out your salary deferrals to your employer retirement plan?

If employed, do you need to review your employee benefits to ensure that you are taking advantage of what your employer offers? (after-tax non-deductible contributions, HSA, FSA).

Has there been a change to your employment?

If employed, do you have an anticipated retirement or work-optional date?

If you are taking distributions from any accounts, do you need to review your rate of withdrawal?

Has your attitude towards investment risk changed?

Have your investment or life goals changed?

Have you acquired or sold a major asset or property?

If you own a business, have there been any changes to the business?

Do you need to review your healthcare options during an open enrollment?

If you have life insurance, does the policy need to be reviewed?

Were there any surprises on your tax return from last year?

Did you receive a large tax refund or had to pay a large amount in taxes when you filed your tax return?

Do you plan to make charitable gifts? (If so, consider gifting appropriate securities and/or RMDs from IRAs)

Would you like to review your estimated tax for the current year and consider options to reduce your tax liability?

Have you taken any taxable withdrawals from the accounts or realized investment gains or losses that I may not be aware of? (If Yes, please provide details).

Have you takes any amounts or converted any amounts from an IRA to a Roth IRA or made tax-deductible contributions to charities that I may not be aware of? (If Yes, please provide details).

Have you received or anticipate receiving any taxable income that has not been included previously in your financial plan? (If Yes, please provide details).

Do your beneficiaries need to be reviewed and/or updated?

Do you have Power of Attorney documents for financial and health care purposes?

Have there been any changes to your family (marriage, divorce, birth, death, illness)?

Is there anything specific you would like to discuss?

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Thank you,

Daniel Shub.

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