



Pre-Retirement

FINANCIAL HEALTH ASSESSMENT

Please rank the top three items by order of importance and mark a “1, 2, or 3” beside each.

- _____ Retirement planning (Are you on track to retire?)
- _____ Your investing behavior
- _____ Estate planning; establishing a will or a trust
- _____ Retirement income analysis and timeline
- _____ Life insurance to cover loss of income for all wage earners
- _____ Long-term care insurance (Is it a fit for your family?)
- _____ Risk analysis of all investments (stock-to-bond ratio)
- _____ Simplification; asset consolidation
- _____ Relationship established with a skilled tax professional
- _____ Paying off your mortgage (Does it make sense for you?)
- _____ Having competitive first and/or second mortgage interest rate(s)
- _____ 3-6 months of living expenses in savings account
- _____ Maximize tax savings (IRA, Roth IRA, 401(k), 403(b), etc.)
- _____ Evaluate family budget; perform cash flow analysis
- _____ Purchase of home
- _____ Credit card debt free
- _____ Student loan debt free
- _____ Charitable gifting
- _____ College/custodian savings account(s)

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Post-Retirement

FINANCIAL HEALTH ASSESSMENT

Please rank the top three items by order of importance and mark a “1, 2, or 3” beside each.

- _____ IRA beneficiary review (Stretch IRA strategy)
- _____ Retirement income plan established
- _____ Retirement income analysis and timeline
- _____ Risk analysis of all investments (stock-to-bond ratio)
- _____ Simplification; asset consolidation
- _____ Home paid off (rental property)
- _____ Competitive first and/or second mortgage interest rate(s)
- _____ Estate plan complete/updated
- _____ Long-term care insurance (Is it a fit for your family?)
- _____ Strategies in place designed to ensure your money outlives you
- _____ Competitive rate for Medicare supplemental insurance
- _____ “Digital” estate plan
- _____ Account transaction release to family member(s)
- _____ Assets allocated for income, growth, and preservation
- _____ Debt free
- _____ Social Security claiming strategies
- _____ Charitable gifting
- _____ Gifting to children/grandchildren
- _____ Endowment funding
- _____ Post-career lifestyle (travel, hobbies, social activities)

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