



WOMEN NAVIGATING FINANCES

- Have you updated EACH of your 401(k) beneficiary forms and your current 401(k) & prior jobs' 401(k) plans?
- Do you have a minimum 5 million dollar Umbrella Liability Policy?
- Is your Auto Insurance's Uninsured/Underinsured Motorist coverage equal to your Personal Liability limits?
- Do you know what percentage of your current budget you'll want for your 'retirement' (or later) years?
- Do you carry disability insurance that will kick in after your resident state's insurance (if you have insurance through your state) would run out?
- Do you have a plan to cover your Long Term Care expenses, and that of your partner if applicable, either through insurance or an asset depletion strategy?
- Are you withdrawing the LEAST expensive after tax dollars during retirement to supplement Social Security and/or your pension(s)?
- Are any loans to your children or friends written down with a stated interest rate owed?
- Do you have a written will or trust to ensure your assets pass to your intended beneficiaries upon your death?
- Have you named guardians for any minor children or stepchildren?



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- Do you know if you are on target, with at least a 90% statistical probability, to reach your short & long term goals?
- Are you confident you have both the right amount, and the right type, of life insurance?
- Have you named both a medical power of attorney AND a financial power of attorney? They probably won't be the same person.
- Are you confident your investments are optimally positioned to meet your goals?
- Has your CPA given you a money-saving idea in the last 2 yrs?
- Will your retirement plan still succeed if you become widowed or divorced?
- Have you written down two short-term goals, & two midterm goals & two longterm goals?
- Do you handle your own finances, or participate in the financial decisions of your household?

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