



## 25-Point Wealth Management Assessment

Score 0-5:  
0 = N/A  
5 = Extremely  
Confident

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**Goals** I have personally meaningful, clearly articulated long-term goals \_\_\_\_\_

**Foundations** I have up-to-date valuations of all my assets and liabilities \_\_\_\_\_  
I spend my money in a way that is consistent with my values \_\_\_\_\_  
I have a clear plan for investing my savings regularly to meet my long-term goals \_\_\_\_\_  
I maintain a cash reserve that is appropriate to my short term needs \_\_\_\_\_

**Investments** I maintain a well-diversified portfolio structured to support my long-term goals \_\_\_\_\_  
I understand both my capacity to take on risk, as well as my tolerance for such risk \_\_\_\_\_  
I rebalance my portfolio regularly and consider optimal asset location for my holdings \_\_\_\_\_  
I understand the costs of my investments and how they impact long-term returns \_\_\_\_\_  
My investments are structured to maximize tax-efficiency \_\_\_\_\_

**Corporate Equity** I am clear about the types of awards I have and the choices that are available to me \_\_\_\_\_  
I understand the timing and tax implications of their vesting, exercise, and sale \_\_\_\_\_  
I have a plan to ensure their timely exercise and sale consistent with my long-term goals \_\_\_\_\_  
I ensure that the fair market value does not exceed 5-10% of my net worth \_\_\_\_\_

**Taxes** I ensure that sufficient taxes are paid throughout the year to minimize any penalties \_\_\_\_\_  
I maximize annual contributions to my retirement accounts \_\_\_\_\_  
My charitable contributions are done in the most tax-efficient way possible \_\_\_\_\_  
I understand the benefits of Roth accounts, and have a plan to maximize lifetime contributions \_\_\_\_\_

**Estate Planning** My estate plan has been completed within the past 5 years, and is consistent with intentions \_\_\_\_\_  
The titles and beneficiary designations on my accounts are consistent with my estate plan \_\_\_\_\_  
I understand my potential estate tax liability, and my plan is structured to minimize it \_\_\_\_\_  
If life insurance is warranted, I am confident that I have sufficient coverage to protect my spouse and minor children \_\_\_\_\_

**Risk Management** I have adequate health insurance in place, and disability insurance if still working \_\_\_\_\_  
I have a plan for long-term care, whether through insurance or "self insurance" \_\_\_\_\_  
I have adequate homeowner's, auto, and liability insurance (if needed) \_\_\_\_\_

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**Bonus Question** I feel confident in my ability (if I manage my own planning) or that of my current financial advisor (if I have one) to create a comprehensive plan that ensures all of these components are both: 1) tailored to my individual situation and goals, and 2) fully integrated with all the others. \_\_\_\_\_