

PERSONAL ISSUES	YES	NO
<p><b>Do you need to assess the progress you made toward your goals last year?</b> If so, consider the following:</p> <ul style="list-style-type: none"> <li>Review and compare your financial models, comparing a snapshot of where you are today to last year and/or a prior time.</li> <li>Inventory your recent accomplishments to identify what strategies worked well.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Have you identified new goals for this year or the future?</b> If so, assign a priority and time horizon, and incorporate them into your overall plan.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Are there any life events that are likely to occur for yourself or your immediate family this year (e.g., move, marriage, birth, higher education, job change, retirement, illness, death)?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you need to confirm whether you or any family members will reach a milestone age this year?</b> If so, reference the "Important Milestones" guide.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Are you concerned about any variables or circumstances that could potentially impact your plans for this year?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>

CASH FLOW ISSUES (CONTINUED)	YES	NO
<ul style="list-style-type: none"> <li>If you are married and your spouse does not have earned income, explore spousal IRA options.</li> </ul>		
<p><b>Do you need to confirm that you are adequately saving toward your goals?</b> If so, review your target savings and funding rates. If you fully fund some goals early in the year, continue saving toward other goals.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you have funds left in your FSA from last year?</b> If so, consider spending such funds before the expiration of any grace period.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Are you subject to taking RMDs (inherited IRA or age 72 or older)?</b> If so, consider the following:</p> <ul style="list-style-type: none"> <li>If you are charitably inclined and age 70½ or older, you can do a QCD to satisfy your RMD. Note the "first dollars out" rule.</li> <li>Time the satisfaction of your RMD to support your goals, and be sure to review your withholdings.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you make annual gifts?</b> If so, make a plan to fund strategically, and track the use of your annual exclusion amount for noncharitable gifts.</p>	<input type="checkbox"/>	<input type="checkbox"/>

CASH FLOW ISSUES	YES	NO
<p><b>Do you expect your household income and/or expenses to change materially this year?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you need to review your cash flow plan?</b> If so, evaluate your actual income and expenses, and adjust your spending plan as necessary.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you need to review your employee benefits to ensure that you are taking advantage of what your employer offers?</b> If so, consider maxing out annual contributions to any retirement accounts, Health Savings Account, Flexible Spending Account, and/or Dependent Care Flexible Spending Account.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Are you able to contribute to an IRA?</b> If so, consider the following:</p> <ul style="list-style-type: none"> <li>Fund a Roth IRA, make deductible contributions to a traditional IRA, or make after-tax contributions to a traditional IRA, depending upon your eligibility. (continue on next column)</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>

ASSET & DEBT ISSUES	YES	NO
<p><b>Do you need to adjust or replenish your emergency fund?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Are you planning to buy or sell business, personal, or real property this year?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you need to review your investment risk tolerance?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you need to review the performance of your investment accounts?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p><b>Do you need to rebalance your investment portfolio or otherwise adjust your asset allocation?</b> If so, consider the following:</p> <ul style="list-style-type: none"> <li>Be sure to consider the tax consequences and trade strategically.</li> <li>If you made any trades last year that were meant to be short-term (e.g., due to tax loss harvesting or to avoid capital gain distributions), revisit your strategy and reposition as necessary. (continue on next page)</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>

ASSET & DEBT ISSUES (CONTINUED)	YES	NO
<b>Do you need to review your asset location across the accounts in your portfolio?</b> If so, consider holding tax-efficient investments in taxable accounts, and tax-inefficient investments in tax-preferred accounts.	<input type="checkbox"/>	<input type="checkbox"/>
<b>If you have a mortgage, should you explore refinancing?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Are there debts that you would like to eliminate this year?</b> If so, strategically target debts with the least favorable terms first.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Are you a co-signer/guarantor on any loans/agreements?</b> If so, check in with the other interested parties to confirm the terms, payment history, current status, etc.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Will you potentially need to borrow funds this year?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you need to review your credit report/score?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you need to freeze your credit?</b>	<input type="checkbox"/>	<input type="checkbox"/>

TAX ISSUES	YES	NO
<b>Do you need to collect tax forms and organize other documents in preparation for filing income tax returns for last year?</b> If so, use last year's filings and/or a tax organizer to begin to gather all information necessary for filing Form 1040 and any state returns.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Did you make taxable gifts, or do you want to split gifts for last year?</b> If so, collect documentation necessary for filing Form 709.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Would Roth conversions be beneficial this year?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Did you fail to make an IRA contribution for the prior tax year, but would you like to do so?</b> If so, you have until Tax Day (excluding extensions) this year to make a contribution for last year.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you own investments in taxable accounts that are likely to make capital gains or income distributions (e.g., certain mutual funds and ETFs)?</b> If so, consider your cost basis and whether it might be advantageous to sell in advance of such distributions.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you need to review your unrealized gains and losses and create a harvesting strategy?</b>	<input type="checkbox"/>	<input type="checkbox"/>

INSURANCE ISSUES	YES	NO
<b>Do you expect any changes with regard to your health or medical treatments?</b> If so, consider reviewing your health insurance coverage and alternate options.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you need to review your life insurance coverage?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you need new or increased disability insurance coverage?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Is it time to explore (or review existing) LTC insurance?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Have you made any improvements to your property or acquired new valuables?</b> If so, consider reviewing your property insurance (homeowners, renters, etc.), increasing coverage and/or adding riders as appropriate.	<input type="checkbox"/>	<input type="checkbox"/>

LEGAL ISSUES	YES	NO
<b>Do you need to review your estate plan?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Do you need to review the titling/ownership of your assets?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Are you, or will you be, serving as a fiduciary?</b> If so, consider the following: <ul style="list-style-type: none"> <li>■ Review your duties and your performance to ensure that you are upholding applicable standards.</li> <li>■ If you are an Executor or Trustee of an irrevocable trust, consider whether a distribution and election under the 65-Day Rule would be prudent.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Have any new laws gone into effect that might impact your financial plan?</b> If so, consider how your saving strategies, income tax situation, estate plan, etc. might have been affected and what steps might be necessary.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Are you subject to any new contracts/agreements, or did any such arrangements expire?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>If you own a business, are there any changes on the horizon this year?</b>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Are there any state-specific issues to consider?</b>	<input type="checkbox"/>	<input type="checkbox"/>

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