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Agenda / Financial Checklist

1. Goals and Strategy
 - a. Career / Lifestyle
 - b. Changes to short-term and long-term goals? (refer to Goals Worksheet)
2. Balance Sheet (update in MyAccountViewOnline.com -> WealthVision)
 - a. Cash Savings: emergency, life events, start-up/transition fund, down payment
 - b. Liabilities: How much could you pay off this year / within ____ years?
3. Retirement Assumptions (update in MyAccountViewOnline.com -> WealthVision)
 - a) "Retire" target year, Longevity age 95 or longer?
 - b) Income in retirement
 - a. Social Security/Pension: \$____ a month (today's dollars) at age ____
 - b. Business owners sell partnership interest or equity shares
 - c) Expenses in retirement: \$____ a month, long-term care \$____ annual
 - d) Required savings
 - a. 401(k)s: _____, Max \$19,500, \$6,500 catch-up
 - b. SEP IRA: _____, Max \$57,000 or 25% of income
 - c. IRA/Roth IRA: \$____ annually, \$6,000 max, \$1,000 catch-up
4. Paying for College & Saving for College (refer to Paying for College sheet)
 - a. Assumptions: private/public in-state. Cost: _____ per year, 4 or 5 years
 - b. Education annual inflation of ____ %, ____ years
 - c. Cost sharing: ____% parents, ____% student/grants and other.
 - d. How to save: 529, Roth IRA, Dividend income from taxable account, other
5. Investments (refer to Account Organization sheet)
 - a. Review Account Organization – types of accounts and tax treatment
 - b. Asset allocation and risk tolerance

- c. Growth Assumptions: between 6% and 7%. Low growth world (refer to Wealth Roadmap sheet)
- d. Socially responsible v. Conventional
- e. Outside assets: 401(k) and other

6. Taxes

- a. Estimated income
 - i. Wages
 - ii. Capital gains/Dividends (1099)
 - iii. IRA distributions
- b. Deductions
 - i. Reductions to Adjusted Gross Income (AGI)
 - ii. Schedule A or Standard Deduction

7. Estate Planning and Insurance (refer to Estate Planning handout)

- a. IRA beneficiaries, Transfer on Death (TOD)

8. Small Business or Employee Benefits

- a. Growth projections
- b. Benefits: 401(k), health insurance, life and disability insurance, other

9. Next steps