



Financial Frost Checkup

As the winter season blankets our surroundings, it's the perfect time to conduct a comprehensive review of your financial situation.

Adapting to Life's Changes

Reflect on the past year and consider any shifts in your personal, family, or financial life. If changes have occurred, consider taking these steps:

- Review your beneficiary designations for accounts like qualified plans, IRAs, and life insurance.
- Examine the ownership structure of your assets, including bank accounts, brokerage accounts, and property.
- Update essential estate planning documents such as wills, trusts, power of attorney, and guardianship arrangements.
- Reevaluate your insurance coverage, including life, health, long-term care, and disability insurance.

Adjusting Your Goals

Take a moment to assess your financial goals with these questions in mind:

- Have your long-term savings goals changed, like your retirement income target or retirement date?
- Are there any adjustments to your intermediate-term savings goals, such as saving for a cozy winter retreat or college education?
- Has your ability to save changed due to shifts in income or expenses?
- Have you established new financial goals that need consideration, like saving for a winter adventure?

Preparing for the Unexpected

It's wise to have an emergency fund in place, one that can cover your living expenses for at least three to six months, like a warm financial fire during a snowy day. It can offer peace of mind during any unexpected financial challenges that may come your way.

Please access your retirement plan provider's website or consult with your financial professional at [\[PHONE\]](#) or [\[WEBSITE\]](#).

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