Weyers McKeever FINANCIAL PARTNERS

## You Know You are Working with the Right Holistic Financial Planning Team When…

- ☐ You have been asked about your personal goals, not just financial.
- ☐ You know what rebalancing your portfolio means and are doing it at least annually.
- ☐ Your team has run scenarios for different retirement dates.
- ☐ Your team has run scenarios to help you make decisions. "What if we did this?"
- ☐ You know how all your assets are integrated to work together.
- ☐ You feel that you will be financially ok under most circumstances.
- ☐ You feel that you are prepared for the unexpected.
- ☐ You know that you are covered for living a long life or a short one.
- ☐ You can call them with questions anytime and you feel comfortable doing so.
- ☐ Your team follows up with you when you are procrastinating.
- ☐ You have discussed why you may or may not want to defer income taxes.
- ☐ You feel like your plan was created especially for you.
- ☐ You have been presented with an income stream option.
- ☐ Your team has explained the impact of taxation now and in the future.
- ☐ Your plan has taxation strategies implemented for the future.
- ☐ You understand your options for Social Security, which are complex.
- ☐ Your team has integrated assets held outside of their company, such as your 401k, into your plan.
- ☐ Your investments aren't just in mutual funds.
- ☐ You are scheduled for an annual review.
- ☐ Your team assesses your risk tolerance.
- ☐ Your portfolio is rebalanced.
- ☐ Your team checks for gaps in protection coverage.
- ☐ Your goals are planned, updated, and tracked.
- ☐ Your team is coaching you through your plan implementation.
- ☐ You feel like you are being held accountable.
- ☐ Your life insurance, will, trust, and POA are reviewed as a part of the financial process.
- ☐ Your team coordinates and works closely with other advisors to implement and monitor your plan.
- ☐ You have confidence in your team.
- ☐ Your advisor is looking out for you.
- ☐ You know your team has your back.
- ☐ You are getting the service you deserve.
- ☐ You are getting the service you were promised.
- ☐ You are updated regularly.
- ☐ You understand why you might want a trust, regardless of your net worth.
- ☐ You feel comfortable asking questions.

- ☐ You understand where you are and where you are going.
- ☐ You understand the strategies for reaching your goals.
- ☐ You are presented with options and details on pros and cons.
- ☐ You feel like they have your best interest at heart.
- ☐ You have a sense of accomplishment.
- ☐ You feel like the plan fits your specific needs.
- ☐ You know what your costs really are.
- ☐ You are being assisted with implementation of recommendations.
- ☐ Your entire financial life is being reviewed.
- ☐ You have supplied them with your current spending or budgets.
- ☐ Your insurance policies (home, health, auto, life, umbrella) are being reviewed.
- ☐ You have been asked to provide copies of Wills, POAs, and Trusts.
- ☐ Your risk profile has been determined and discussed.
- ☐ You have clarity in your finances.
- ☐ You have confidence in where you are going.
- ☐ Your team respects you.
- ☐ Your team asks you open ended questions to coach you through the process.
- ☐ Your team is staying up to date on current events that may affect your plan.
- ☐ Your team is professional, but friendly.
- ☐ Your team is continually educating themselves.
- ☐ Your funds have been analyzed for overlap.
- ☐ Your funds have been analyzed for correlation in the market.
- ☐ You have been presented with tax free options for retirement.
- ☐ Your team has sought alternatives that are not the traditional way of looking at things.
- ☐ Your team is not focused solely on rate of return, and you understand why.
- ☐ Your goal is not wealth accumulation, and you understand why.
- ☐ You know how IRMAA might affect you.
- ☐ Your team has done a Monte Carlo simulation to test your plans success.
- ☐ You are reviewing your beneficiaries with them at least once a year.
- ☐ Your team compares what you get with their checklist.

Your Vision · Our Team

**Weyers McKeever Financial Partners**

9201 South IL State Route 31 | Lake in the Hills, IL 60156 | (815) 455-5292

www.weyersmckeeverfinancialpartners.com