



DENVER

WEALTH MANAGEMENT

Your Checklist for Life in Your 40's

(303) 261-8015 | www.denverwealthmanagement.com

Umbrella Insurance ✓

Now is a good time to sit down with an insurance expert and determine what may be the best fit for you and your family.

- Assess your assets that have exposure and need coverage.
- Identify primary insurance coverage gaps.
- Shop around for insurance companies.
- Select a plan that is right for you.

Vacation Home ✓

Ahhh... maybe it's time to start looking at the beach house you've been dreaming of. Follow these steps and begin your journey to turn that dream into reality.

- Shop around for mortgage if you need one.
- Get prequalified.
- Is the price reasonable for the home relative to your financial situation?
- Discuss with your spouse about your financial ability to buy a vacation home.
- Explore the possibility of renting it out whenever you are not there.
- Speak with your spouse about the long-term plan for the home
- Determine if it is the right time to buy a second home.

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Kid's Wedding Planning ✓

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Your kids are all grown up and their big day is approaching. Help give your child the wedding they have always dreamed of.

- Speak with your kids about a budget and decide if, and how much, you'd like to contribute.
- Determine the size of the wedding.
- Speak with your child's spouse's parents about funding the wedding.
- Explore venue options that best fit your budget.

Improving Your Credit Score ✓

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Maybe you have made some credit mistakes along the way as many people do. Now is the time to clean that score up and check it for any other inaccuracies.

- Clean up your credit report.
- Automate your loan payments.
- Ask your bank or credit card company for a credit limit increase.
- Think before closing old credit cards.
- Check your score three to four times per year.