HIGHTOWER
RDM FINANCIAL GROUP

YOUR FINANCIAL CHECKLIST

KEY CONSIDERATIONS

Plan for the Future

The decisions you make each year with your personal finances will have a lasting impact. We hope this checklist will begin to generate some insight to areas of your personal finance that need attention. We are honored to be your trusted advisor. Please contact us to discuss any of the checklist items.

Your Financial / Investment Plan

☐ Do you have a plan? If so, are you on track?
☐ Update plan for life events or every 3 years
☐ Understand your retirement goals
☐ Cash flow planning
☐ Update/monitor budgeting/expenses *
☐ Plan for home improvements
☐ Investment strategy/asset allocation *
☐ Review concentrated investment positions and low-basis holdings *
☐ Review outside 401(k) plans that are not professionally managed

Estate & Taxes

☐ Maximize retirement contributions
☐ Make tax efficient gifts such as appreciated stock and charitable contributions
☐ Education funding - 529 plan contributions by year-end
☐ Required Minimum Distribution planning
☐ Review sales/purchases transactions *
☐ Year-end tax harvesting
☐ Foreign account reporting
☐ Examine flow chart of your estate plan
☐ Update your wills/trusts for new tax laws

- Update health care directives/power of attorney, etc.
- Beneficiary review for all retirement/life insurance accounts
- Electronic estate & other documents *

Life Planning

- Understand Medicare & Supplemental Benefits
- Understand Social Security benefits
- Elder planning
- Life Insurance planning
- Long Term Care insurance planning
- Disability planning
- Casualty loss considerations
- Travel smart with your documents *
- Art/collectibles valuations/pictures *
- Cyber security considerations

* RDM Client Portal

Use the RDM Client Portal to help manage

HighTower's Client Portal is a secure, online platform that provides a consolidated view of your finances across various financial institutions, multiple asset classes and different account types.

Features Include account aggregation, complete net worth, protection & insurance summary, investment account details, budgeting & spending tools and secure digital data vault.

Contact Us

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