



FINANCIAL PROTECTION & PLANNING



CHECKLIST

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CHECKLIST:

PREPARING FOR

YOUR FINANCIAL

NEEDS ANALYSIS

(FNA) MEETING

Preparing for Your Financial Needs Analysis (FNA) Meeting

To make the most of your Financial Needs Analysis, please have the following items readily available during our meeting. These will help us assess your financial situation and create a personalized plan for your future.

Income Documentation:

- Recent pay stubs or income statements
- Details of any additional income sources (side business, investments, etc.)

Insurance Policies:

- Current life insurance policies (type, coverage amounts, beneficiaries)
- Any mortgage protection or additional insurance policies

Retirement Accounts:

- Recent statements from retirement accounts (401(k), IRA, pension plans)
- Details of employer-sponsored retirement plans (if applicable)

Debts & Liabilities:

- Current balances on mortgages, loans, credit cards, or other debts
- Monthly payment amounts for each debt

Savings & Investments:

- Recent bank statements (savings, checking accounts)
- Investment account statements (stocks, bonds, mutual funds, real estate, etc.)
- Emergency fund details (if applicable)

Mortgage Information (if applicable):

- Mortgage balance and monthly payment
- Details on any mortgage protection plans

Tax Information:

- Most recent tax return or tax documents
- Any ongoing tax planning strategies you use

Financial Goals:

- Notes or thoughts on your short-term and long-term financial goals (retirement, education, home ownership, etc.)
- Any specific concerns or questions you would like to discuss during the meeting

By having these items on hand, we can efficiently review your current situation and develop a tailored strategy that fits your needs. If you have any questions before the meeting, feel free to reach out!



CHECKLIST:

PREPARING YOUR

POWER OF

ATTORNEY

DOCUMENTS

Preparing Your Power of Attorney Documents

This checklist is designed to help you prepare for all types of Power of Attorney (POA) documents: General, Durable, and Health Care. Each serves a specific purpose in helping trusted individuals manage your affairs during times when you may be unavailable or incapacitated. Please consult a legal or estate planning professional to ensure that your documents comply with state requirements.

Personal Information:

- Full legal name and address of the Principal (you)
- Date you wish the POA to become effective
- Whether the POA will remain valid if you become incapacitated (Durable)

Agent Appointment:

- Full name and address of the person you want to serve as your Agent (Attorney-in-Fact)
- Full name and address of an Alternate Agent (if the primary is unable to serve)
- Relationship of the Agent to you

Powers to Grant (Choose based on the type of POA):

- General POA: Broad authority over financial and legal matters for a specific time or purpose
- Durable POA: Authority that continues if you become incapacitated
- Health Care POA: Authority to make medical decisions on your behalf

Specific Areas to Address:

Determine which powers your Agent will have authority over, such as:

- Real and personal property transactions
- Banking and financial transactions
- Insurance and annuity management
- Business operations management
- Tax matters and filings
- Legal actions and court proceedings
- Retirement plan management
- Retirement account transactions
- Government benefits administration
- Gifting authority
- Medical decisions (for Health Care POA)

Preparing Your Power of Attorney Documents

Effective Date and Duration (by POA Type)

General Power of Attorney

- **Effective Date:** Often takes effect immediately upon signing.
- **Duration:** Usually ends at a specified date or if you become incapacitated.

Durable Power of Attorney

- **Effective Date:** Can be set to take effect immediately or only upon your incapacitation.
- **Duration:** Remains in effect even after you become incapacitated. Ends only at your death or written revocation.

Health Care Power of Attorney (Medical POA)

- **Effective Date:** Typically becomes effective only when you are unable to make your own healthcare decisions (due to unconsciousness, incapacity, or diagnosis).
- **Duration:** Stays in effect as long as you're incapacitated and ends at death unless revoked sooner.

Revocation Terms:

- Understand how and when you can revoke the POA
- List who must be notified in writing if the POA is revoked

Compensation:

- Decide whether your Agent will be compensated for their time
- Note that reimbursement for expenses is often included even if unpaid.

Witnessing and Notarization:

- Your signature as Principal
- Two qualified witness signatures with printed names and addresses
- Notarization (optional but highly recommended)

Revocation Terms:

- Understand how and when you can revoke the POA
- List who must be notified in writing if the POA is revoked

Agent Acknowledgment:

- Ensure your Agent reads and signs an acceptance statement, agreeing to act in your best interest

Keep your signed Power of Attorney documents in a secure but accessible location. Provide copies to your Agent(s), doctor (for Health Care POA), and financial institutions as needed.



CHECKLIST:

PREPARING TO

COMPLETE YOUR

LAST WILL AND

TESTAMENT

Preparing to Complete Your Last Will and Testament

This checklist is designed to help you gather the necessary information before completing your Last Will and Testament. By organizing these details in advance, you can ensure that your final wishes are clearly communicated and legally prepared. While this checklist is based on a standard template, please consult with a qualified estate planning professional or attorney to ensure it complies with the laws of your state.

Personal Information:

- Your full legal name and current address
- A statement revoking previous wills (if any)

Executor Appointment

- Name and address of your chosen Executor
- Name and address of an Alternate Executor (if desired)

Beneficiaries:

- Names and addresses of all beneficiaries
- Descriptions of assets or gifts each will receive
- Contingency plans in case a beneficiary predeceases you

Specific Bequests:

- ·List of personal property or items to be gifted
- ·Full names of individuals receiving specific items

Guardianship for Minor Children (if applicable):

- Name and address of primary guardian
- Name and address of alternate guardian

Residuary Estate:

- Name and address of person to receive the remainder of your estate
- Name and address of alternate recipient (if applicable)

Funeral Arrangements:

- Preference for burial, cremation, or other instructions
- Desired location for burial or service
- Any additional memorial service details

No Contest Clause:

- ·Optional beneficiary name to receive forfeited shares if someone contests your will

Signatures, Witnesses, and Notary Public are recommended

What to Expect from Your 15–Minute Session

To make the most of your appointment, please follow the appropriate preparation checklist before your meeting. Being prepared will help us maximize our time and possibly complete certain services on the spot.

If You're Interested In:

- Retirement Planning
- Mortgage Protection
- Final Expense Coverage
- Life Insurance Options

Follow the Financial Needs Analysis (FNA) Checklist to gather the necessary documents and account information before your session.

During your 15-minute meeting, we'll collect all preliminary details and schedule a follow-up appointment within a few days. This allows us time to evaluate your needs, consult with our team, and research our network of carriers to find the best options tailored specifically for you.

This isn't just a one-time service — it's the beginning of a lasting financial relationship built on trust, clarity, and customized solutions.

We look forward to partnering with you for years to come.

What to Expect from Your 15-Minute Session

If You're Ready for:

- Power of Attorney (General, Durable, Health Care)
- Living Will
- Last Will and Testament

Follow the POA Checklist and/or Wills Checklist to ensure you have everything needed.

If you come prepared, we may be able to complete these documents during your session.

Notary Add-On – Available at an additional cost (varies by location)

A secure payment link will be sent via email or text. Once payment is received, we will begin drafting your documents. You will receive a draft within 14 days for review to ensure accuracy.

Once you approve the draft, we'll send you the final version for signing, along with instructions for your witnesses and notary if required.

Let's Build Something That Lasts

Whether you're planning ahead for peace of mind or setting financial foundations for generations to come, we're here to help every step of the way.

We look forward to partnering with you for years to come.



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