


# FINANCIAL SPRING CLEANING



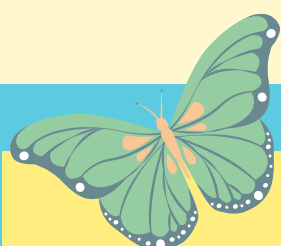
Spring is in the air, and that means it's time for spring cleaning. But before you pick up that feather duster, give a thought to your *financial* spring cleaning first. Getting your finances organized can reap major rewards both now and later, so here's a short, easy checklist to help you do just that.

## REVIEW & CONTRIBUTE TO YOUR RETIREMENT ACCOUNTS



Contribute the maximum amount to your IRA if you have one. Currently, the annual IRA contribution limit is \$6000 for people under age 50 and \$7000 for those 50 or older.\*

Also, be sure to review your 401(k) and increase your contributions if necessary. How has your 401(k) been performing? Do you understand how your money is being invested, and why? Are you contributing enough to take advantage of employer matching? If you don't know the answers to these questions, let me know and let's find out!




## ESTATE PLANNING

Make sure you know where all your estate planning documents are. You should have a copy of your will, power of attorney, advance medical directives, letter of instructions, and other documents in a secure but easily accessible place. Verify that your spouse (or other appropriate loved one) knows where they are.

## INSURANCE


Review your current insurance policies for any potential gaps. (For example, Critical Illness and Long-Term Care may come in handy down the road.)

## MAKE A LIST



List out your top retirement concerns. Anything you're uncertain about? If so, let's find the answers *now* rather than waiting until retirement.

## DREAM



Similarly, make a list of any new goals or dreams you have for retirement. What will it take for you to achieve them? Are you on track? If you're not sure, let's start planning together!

\*Retirement Topics - IRA Contribution Limits," *The Internal Revenue Service*, <https://www.irs.gov/retirement-plans/plan-participant-employee/retirement-topics-ira-contribution-limits>