



Annual Financial Check-Up

By Richard Nelson, First Point Comprehensive Wealth Planning

Your health, your car, even your home require periodic maintenance and upkeep. Your investment strategy deserves no less. Your financial future is too important to go unattended. To remain up-to-date with your financial goals and expectations for your investment portfolio, we recommend establishing a personal schedule for periodic financial review. Just like you place an annual appointment on your calendar for health check-up, scheduling an annual financial check-up is valuable for you and your loved ones.

Often times, events that occur in your life will affect your financial goals and plans. Below are a few such life events that may require you to make adjustments to your financial plan. Dusting off your financial plan will allow you to review your asset allocation and risk tolerance, consider the current market conditions and determine if adjustments would be appropriate for your portfolio.

Personal Events

- Married
- Separated or divorced
- Birth/adoption of a child or grandchild
- Death, long-term illness or disability of close relative
- Significant change in household income
- Moved/Purchased a new primary or secondary residence
- Received a large sum of money
- Acquired or sold interest in real estate LLC/partnership/etc.

Employment Events

- Change in jobs
- Have retired or plan to retire shortly
- Significant change to employee benefit package
- Recently exercised/considering exercising stock options

We would enjoy the opportunity to review your financial picture and help you determine if your plan is on track based on current life events. Call (515) 663-3052 to schedule a complimentary plan review. You will appreciate the added peace of mind.