

2019 Financial Fitness Checkup

Now is the perfect time to look at various aspects of your life and develop a plan to improve your financial fitness. Below you'll find a list of questions that may have an impact on your financial health in 2019 and beyond. Please check each question with a "yes" or "no" and write in any appropriate comments. Then call our office to schedule your Financial Fitness Checkup.



Your Name:

Your Family			
Yes	No		Notes
<input type="checkbox"/>	<input type="checkbox"/>	Do you expect any changes in your relationship status: marriage, cohabitation, divorce?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you expect any changes in family composition: birth, adoption?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have a child who will be going to college this year?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have a child or dependent with special needs?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have any adult children who have moved back home or are otherwise in need of financial support?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have an elderly parent in need of financial or care-giving support?	

Your Goals			
Yes	No		Notes
<input type="checkbox"/>	<input type="checkbox"/>	Have your goals changed in the last year?	
<input type="checkbox"/>	<input type="checkbox"/>	Are you planning a major vacation in 2019?	
<input type="checkbox"/>	<input type="checkbox"/>	Are you planning on making a significant purchase, such as a boat, real estate, or collectible?	
<input type="checkbox"/>	<input type="checkbox"/>	Are you planning a major renovation to your home?	
<input type="checkbox"/>	<input type="checkbox"/>	Are you planning to move this year?	
<input type="checkbox"/>	<input type="checkbox"/>	Are you planning on buying or selling a vacation home?	
Your Business (skip if not applicable)			
<input type="checkbox"/>	<input type="checkbox"/>	Are you thinking of starting a new business?	
<input type="checkbox"/>	<input type="checkbox"/>	Are you planning on expanding your business?	
<input type="checkbox"/>	<input type="checkbox"/>	Are you planning on selling your business?	
<input type="checkbox"/>	<input type="checkbox"/>	Will you have to lay off employees this year?	
<input type="checkbox"/>	<input type="checkbox"/>	Do your employees need a health plan?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you or your employees need a retirement plan?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you or your key employees need life insurance (or a review of your current policies)?	
Your Work (skip if not applicable)			
<input type="checkbox"/>	<input type="checkbox"/>	Do you or your spouse anticipate changing jobs in 2019?	
<input type="checkbox"/>	<input type="checkbox"/>	Are you or your spouse worried about the security of your job(s)?	
<input type="checkbox"/>	<input type="checkbox"/>	Will your total compensation change very much from 2018 levels?	
<input type="checkbox"/>	<input type="checkbox"/>	Will your employee benefits change this year?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you or your spouse plan to retire this year?	
Your Health			
<input type="checkbox"/>	<input type="checkbox"/>	Do you or a close family member have a serious illness?	
<input type="checkbox"/>	<input type="checkbox"/>	Are you worried about the adequacy of your health care coverage in 2019?	

Yes	No		Notes
<input type="checkbox"/>	<input type="checkbox"/>	Do you expect your out-of-pocket healthcare costs to rise in 2019?	
<input type="checkbox"/>	<input type="checkbox"/>	Are you enrolled in, or will you be enrolling in, Medicare in 2019?	
<input type="checkbox"/>	<input type="checkbox"/>	If yes, do you need help finding supplemental coverage?	
<input type="checkbox"/>	<input type="checkbox"/>	Have you noticed significant signs of aging in yourself or a family member (forgetfulness, frailty)?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you need help completing an advance directive for healthcare, in the event you become unable to make medical decisions for yourself?	
Your Money			
<input type="checkbox"/>	<input type="checkbox"/>	Do you have any concerns about your investment portfolio?	
<input type="checkbox"/>	<input type="checkbox"/>	Would you like help drafting a spending/saving plan?	
<input type="checkbox"/>	<input type="checkbox"/>	Are you thinking about refinancing your mortgage?	
<input type="checkbox"/>	<input type="checkbox"/>	Are you looking to reduce your taxes?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you expect to come into some money this year?	
<input type="checkbox"/>	<input type="checkbox"/>	Are you concerned about inflation?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you worry about debt?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you and your spouse ever disagree about money?	
Your Estate			
<input type="checkbox"/>	<input type="checkbox"/>	Will your net worth total more than \$11 million in 2019?	
<input type="checkbox"/>	<input type="checkbox"/>	Will you make any substantial charitable gifts this year?	
<input type="checkbox"/>	<input type="checkbox"/>	Are there any trusts you need to fund?	
<input type="checkbox"/>	<input type="checkbox"/>	Are your life insurance policies more than 5 years old?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you need to update your will?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you need to update your list of beneficiaries?	
<input type="checkbox"/>	<input type="checkbox"/>	Would your spouse have problems managing the finances if you were to die first?	

Your Retirement			
Yes	No		Notes
<input type="checkbox"/>	<input type="checkbox"/>	Do you have any leftover retirement accounts held by former employers?	
<input type="checkbox"/>	<input type="checkbox"/>	Would you like guidance in taking full advantage of your company's retirement benefits?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you anticipate needing to borrow or withdraw funds from your retirement accounts in 2019?	
<input type="checkbox"/>	<input type="checkbox"/>	Are you planning to move money in your retirement accounts in 2019?	
<input type="checkbox"/>	<input type="checkbox"/>	Would you like to increase how much you save for retirement?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you need help understanding IRA required minimum distributions as they relate to your own or an inherited IRA?	
Your Future			
<input type="checkbox"/>	<input type="checkbox"/>	Do you need help getting financially organized?	
<input type="checkbox"/>	<input type="checkbox"/>	Could you get by for 6 months without dipping into retirement or other long-term accounts?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you anticipate any significant life changes in the next five years (move, retirement, etc.)?	
<input type="checkbox"/>	<input type="checkbox"/>	Have you been thinking about when you should apply for Social Security?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you feel stressed about your finances?	
<input type="checkbox"/>	<input type="checkbox"/>	Do you have a "bucket list"?	

Foresters Financial™ and Foresters™ are the trade names and trademarks of The Independent Order of Foresters, a fraternal benefit society, 789 Don Mills Road, Toronto, Canada M3C 1T9 and its subsidiaries, including Foresters Financial Holding Company, Inc. (FFHC). Foresters Financial Services, Inc. is a registered broker-dealer and subsidiary of FFHC. All securities, life insurance and annuity products are offered through Foresters Financial Services, Inc. Insurance products are issued by Foresters Life Insurance and Annuity Company or The Independent Order of Foresters.

IMPORTANT NOTICE This reprint is provided exclusively for use by the licensee, including for client education, and is subject to applicable copyright laws. Unauthorized use, reproduction or distribution of this material is a violation of federal law and punishable by civil and criminal penalty. This material is furnished "as is" without warranty of any kind. Its accuracy and completeness is not guaranteed and all warranties expressed or implied are hereby excluded.

This material has been prepared for informational purposes only and is not tailored toward any particular individual's investment objectives or financial situation. This material should not be construed as a recommendation, or an offer to buy or sell any mutual fund, variable and/or insurance product. Mutual funds and variable products are offered for sale by prospectus only. Foresters Financial Services representatives are not registered to sell mutual funds or variable products or licensed to sell insurance products in every jurisdiction. In addition, our mutual funds and insurance products are not registered or approved for sale in every state. This presentation is not intended to be an offer or solicitation to purchase a security or insurance product where the product is not registered or approved for sale or where the representative is not registered or licensed to sell the product.

For more information about First Investors funds from Foresters Financial Services, Inc. you may obtain a free prospectus by contacting your representative, writing to the address below, calling 800 423 4026 or visiting our website at forestersfinancial.com. You should consider the investment objectives, risks, charges and expenses carefully before investing. The prospectus contains this and other information, and should be read carefully before you invest or send money. An investment in a fund is not a bank deposit and is not insured or guaranteed by the Federal Deposit Insurance Corporation (FDIC) or any other government agency.

Neither Foresters Financial Services, Inc. nor any of its affiliates provide legal, tax or estate planning services. Should you require such services, you should consult a legal, tax or estate planning professional.

Foresters Financial Services and Horseshoof are not affiliated.