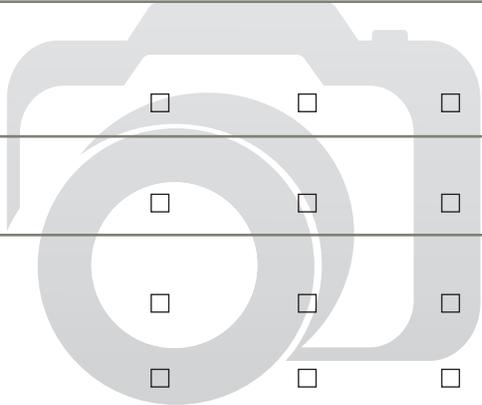


Taking A Snapshot of Your Financial Situation | A Personal Checklist

At Berdon, we recognize that your financial situation is comprised of many components that connect and interrelate in numerous ways to form your complete financial picture. At any point in time, some elements of that picture might be moving along in tune with your current needs, while others may need to be revisited or taken in new directions. Below are ten key questions that we commonly ask. These can help you determine the state of your financial picture.

	Yes	No	Not Sure
1. Are you aware that ongoing changes in the tax law may impact your estate plan as well as how provisions of your will are carried out?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
■ Have you reviewed your will and overall estate plan within the last twelve months?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Will your estate be liquid enough to meet expenses such as estate taxes?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you implemented a gifting program as a means to reduce the estate taxes your heirs may have to pay?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
■ If so, does it use the \$5,450,000 lifetime exemption for taxable gifts?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you set aside money to fund the education of children or grandchildren?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Do you have a planned charitable donation program?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
■ If so, does that plan maximize the tax advantages of your giving?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Is your investment strategy designed with both your current and future financial needs in mind?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
■ Is someone monitoring asset allocation and performance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have your beneficiary designations and distribution requirements for IRAs and other qualified plans been reviewed in light of changes in your life and continuing changes in the tax law?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Does your insurance adequately cover family needs in the event of death, disability, and long-term illness?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Is there one individual in the household responsible for all bill paying, recordkeeping, and paperwork?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
■ Have time constraints caused you to miss a payment, lose an important record, or fail to file for a reimbursement?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
■ Are all website, login/user names and passwords saved in one central location?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Do you anticipate having to assist elderly relatives in managing their lives and their finances?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



If this checklist raises any questions about your financial picture, please contact your Berdon advisor or Scott Ditman at 212.331.7464 | sditman@BERDONLLP.com.