

Advisor Value at Every Life Event

Your Checklist for Identifying Key Client Opportunities



New Job

Position yourself as the architect of long-term retirement and compensation strategy

- ☐ Consolidate old retirement accounts
- ☐ Build a contribution plan for a new employer
- ☐ Model tax implications of bonus or equity comp
- ☐ Use YCharts Scenarios to show equity comp impacts on long-term outcomes



First Home

Demonstrate value in liquidity, debt, and protection planning

- ☐ Create a down payment savings plan with timeline
- ☐ Model affordability, mortgage rates, and liquidity scenarios in YCharts with one click
- ☐ Build an emergency fund and insurance coverage plan



Marriage

Align household finances and future family planning

- ☐ Draft a joint financial plan with shared goals
- ☐ Create a child and education savings roadmap
- ☐ Build a household cash flow and insurance strategy



Family Planning

Provide guidance where emotions and money intersect

- ☐ Build education savings (529s)
- ☐ Update insurance coverage
- ☐ Draft guardianship in an estate plan



Inheritance

Become the trusted guide in intergenerational wealth transfer

- ☐ Create or update an estate plan and wills
- ☐ Model state and federal inheritance tax implications
- ☐ Build a new diversified investment strategy
- ☐ Quickly visualize portfolio shifts and tax impacts using YCharts' Proposals