Financial Diagnostic

Get a View of Your Finances Today for Clear Direction Towards Your Financial Life of Tomorrow

Our Financial Diagnostic is designed to review your finances through a holistic lens so that we may evaluate six fundamental financial planning considerations in detail.

PATHWAYS
RETIREMENT ADVISORS
"Goals-Focused Planning"

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Longevity

Outliving financial assets as the result of a longer life

Inflation

Reduction in real purchasing power as the result of increasing cost of living

Mortality

Loss of financial assets as the result of a partner's or spouse's death

Liquidity

Limited access to assets to meet life's unexpected financial needs

Market

Unexpected reduction in the value of financial assets at the time of withdrawal

Taxes

Decreasing retirement income as the result of increasing future tax rates

Possible Topics for Discussion

- Portfolio drawdown
- Long-term care cost
- Social Security income
- Pension
- Retirement plan
- Required Minimum Distributions
- Guaranteed lifetime income
- Forecast expense
- Liquid assets
- Inflation protection
- Portfolio
- Portfolio efficiency
- Critical target portfolio returns
- Asset correlation
- Portfolio diversification
- Risk tolerance
- Fees
- Turn-over ratios
- Income-focused investments
- Direct indexing
- Value-based investing
- Survivorship income needs
- Life insurance
- Living will
- Medical powers of attorney
- Durable powers of attorney
- Trust options
- Tax-optimization strategies
- Tax-loss harvesting
- Income tax bracket
- Deduction maximization
- Capital-loss deductions
- Charitable giving deductions
- Roth conversion
- Tax-free retirement income

I agree to participate in Pathways Retirement Advisors 's Financial Diagnostic. I acknowledge that if I fail to provide complete or accurate financial information to Pathways Retirement Advisors , the business is not held responsible for inaccuracies in the assessment. I also acknowledge that the Financial Diagnostic is an initial assessment of my financial situation and is to be used solely to establish initial financial recommendations.

Client 1 Signature ______________________ Date ______________

Client 1 Printed Name ______________________

Client 2 Signature ______________________ Date ______________

Client 2 Printed Name ______________________

Financial Service Menu

Project-Based Financial Engagements

Services that Pathways Retirement Advisors provide for those who do not want to have a fully committed relationship, but rather only want us to complete a one-time service for their financial journey.

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☐ **Income Plan**
This focuses on establishing a stable and sustainable income stream throughout retirement, often involving strategic use of Social Security, personal pensions, and optimized withdrawals from investment accounts to ensure all living expenses are consistently covered.

☐ **Tax Plan**
This involves strategic approaches to minimize current and future tax liabilities, encompassing optimized withdrawals from various account types (e.g., Roth vs. traditional), effective tax-loss harvesting, thoughtful charitable giving, and a comprehensive understanding of tax diversification to maximize your after-tax income.

☐ **Chronic Care Plan**
This addresses the potential costs and arrangements for long-term care needs, including home healthcare, assisted living, or nursing home care. It often involves evaluating long-term care insurance, personal savings, and relevant government programs like Medicaid.

☐ **Estate Plan**
This focuses on the orderly distribution of assets upon death, with the aim of minimizing estate taxes, avoiding probate, and ensuring assets are distributed precisely according to one's wishes. It typically involves the strategic use of wills, trusts, powers of attorney, and careful beneficiary designations.

☐ **Financial Plan**
A comprehensive overview and roadmap for your financial future, integrating all aspects of your financial life—including budgeting, savings, investments, debt management, insurance, and retirement planning—to achieve your specific financial goals. **If this resonates with your aspirations, simply turn back to the front for a detailed look at everything our financial planning entails.**

______________________________ ________________
Client 1 Signature Date

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Client 1 Printed Name

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Client 2 Signature Date

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Client 2 Printed Name