

## Financial Strength Checklist



A solid financial foundation is the gateway to sustainable wealth. Lack of coordination or missing pieces of a financial plan leave one vulnerable and susceptible to unnecessary stress, risk and loss. Use this financial foundation baseline to maximize your returns while minimizing distractions and complexity.

**Instructions:** Please check-mark any area you have completed and/or have updated this calendar year.

### Foundation

- Wealth Account set up
- Value based spending plan and fully organized cash flow statement
- Minimum six months of personal expenses in savings
- One month expenses in cash and precious metals in a safe at home
- Cash Flow Index identified and applied to all loans, and no double-digit interest-rate loans
- Proper insurance coverage to protect against any unforeseen catastrophes
- Estate plan updated
- Corporation in place and annual owner meeting (if business owner)
- Have all financial professionals on same meeting/call
- Written personal investment and insurance philosophy

### Security

- Complete financial blueprint (see Financial Health Assessment)
- Uninsured/underinsured on umbrella policy
- Asset protection trust in force and updated
- Statement of purpose added to estate plan
- Board of directors for family trust (Rockefeller Method)
- War chest/opportunity fund of six month expenses for businesses
- Fifteen percent of income going through Cash Flow Banking system
- Trailing stop-loss or collateral added to investments
- All accumulation investments transferred to cash flow investments
- Stress-free investments only that do not create feelings of scarcity

continued



### Growth

- Investor DNA identified, and Investment Scorecard benchmark identified (due diligence) [\[click for more info\]](#)
- Full understanding of all your investments
- Knowledge of how investments benefit you now and in the future
- Clarity and confidence in financial direction
- Economic independence (investments cover expenses)
- Freedom Bar (lump sum of money at minimal risk to cover expenses)
- Good health and energy (harmony) so you can enjoy life today
- System implemented to invest in yourself
- Confidence, clarity and calm because you're living a life you love
- Fully integrated and functional financial team

### Current Financial Network

Do you have:		Advisor is Proactive or Reactive?	Last Updated and/or Last Meeting	Results?
<input type="checkbox"/> Y	<input type="checkbox"/> N	Mentor/Life Coach		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Business Attorney		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Estate Planning Attorney		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Captive Insurance Attorney		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Accountant		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Banker		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Financial Planner		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Stock Broker		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Mortgage Broker		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Life Insurance Agent		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Property & Casualty Agent		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Medical Insurance Agent		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Real Estate Professional		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Cash Flow Banking Professional		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Bookkeeper		
<input type="checkbox"/> Y	<input type="checkbox"/> N	Private Bank		