

CASH FLOW ISSUES	YES	NO
<p>Are you still employed but will lose your job soon? If so, consider the following:</p> <ul style="list-style-type: none"> Try to increase your emergency fund reserves before you lose your job. If you have a Flexible Savings Account, spend the money while still employed (or while covered under COBRA) for items you may need when unemployed. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you entitled to any compensation (back pay, sick pay, vacation pay) or a severance package? If so, consider confirming the details with your HR department.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Were you laid off, downsized or was your position eliminated? As long as you weren't fired, you may be eligible for unemployment benefits. Benefits are determined based on your state of residence and can last for about 26 weeks.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you need to review your budget? If so, look for areas to reduce spending, especially your discretionary expenses.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Will your cash flow be tight? If so, consider the following:</p> <ul style="list-style-type: none"> The length of time your emergency fund will last. If you have debts, contact your creditors to see if you can reduce or defer payments while you are between jobs. Part-time jobs, freelancing, and consulting may provide some income while you are between jobs and might lead to a permanent career path. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Are you 62 or older? If so, you may be eligible for Social Security benefits. However, you will need to look at this option in the context of your overall retirement situation.</p>	<input type="checkbox"/>	<input type="checkbox"/>

HEALTH INSURANCE ISSUES	YES	NO
<p>Will you lose your health insurance soon? If so, consider making sure you are up-to-date on medical and dental exams and any medical procedures before your health insurance ends.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Will you need health insurance? If so, consider the following:</p> <ul style="list-style-type: none"> If you worked for a company with 20 or more employees, you may be eligible for COBRA, which will allow you to stay on your employer's health plan for 18 months. You will have 60 days to decide. If you are married and your spouse has a plan through their employer, you may be able to join that plan. You may be eligible for insurance on the Health Insurance Marketplace. You have 60 days after you lose your job to enroll according to the special enrollment period rules. If you are over age 65, you may be eligible to sign up for Medicare if you haven't already. The Special Enrollment Period lasts for 8 months, starting the month after your employer-provided health insurance ends. 	<input type="checkbox"/>	<input type="checkbox"/>

ASSETS & DEBTS ISSUES	YES	NO
<p>Do you have any debts (student loans, credit card debt)? If so, consider contacting them to explain the situation. They may offer a short-term hardship program.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have a 401(k) with your former employer? If so, consider the following:</p> <ul style="list-style-type: none"> Loan repayment can vary by the plan rules, although most loans on a 401(k) balance must be paid back by the due date of your tax return for the year you leave your employer. Distributions may be subject to an early withdrawal penalty of 10% if you leave the employer before turning age 55. If you are at least age 55, you may be eligible to begin distributions without incurring a penalty. (continue on next page) 	<input type="checkbox"/>	<input type="checkbox"/>

ASSETS & DEBTS ISSUES (CONTINUED)	YES	NO
<p>Do you have a Home Equity Loan or Line of Credit? If so, consider the following:</p> <ul style="list-style-type: none"> ■ These may be a source to help you during a period of unemployment. It tends to have lower interest rates than credit cards. ■ If you are currently unemployed, you most likely will not qualify for either of these options. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have a Roth IRA? If so, the contributions can be withdrawn tax-free if you need the income now.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have any unvested stock options? If so, consider the following:</p> <ul style="list-style-type: none"> ■ Review Equity Plan documents as you will likely forfeit some or all of these stock options. ■ Refer to your vesting schedule to understand what will vest next and how you can coordinate your departure with the schedule. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have vested stock options? If so, consider the following:</p> <ul style="list-style-type: none"> ■ Review post-termination exercise periods which are usually about three months from your last day of employment (but in some cases you must exercise the options before your departure). ■ If you were terminated for cause, your vested stock options might be canceled. 	<input type="checkbox"/>	<input type="checkbox"/>
<p>Do you have any deferred compensation? If so, review Plan Documents to understand the distribution schedule and the distribution option selected, such as yearly or lump sum.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Did you own stock (or stock options) in a private company for which you were also employed? If so, consider the impact of the shares being illiquid and if there are any claw back or repurchase rights.</p>	<input type="checkbox"/>	<input type="checkbox"/>

TAX PLANNING ISSUES	YES	NO
<p>Do you expect this year to be a low-income year? If so, consider the following:</p> <ul style="list-style-type: none"> ■ If you have the cash available, doing a Roth conversion in a low-income tax year could be beneficial. ■ If your income has dropped below the phaseouts, you can make contributions to Roth IRAs and/or Traditional IRAs. See "Can I Make A Deductible IRA Contribution?" and "Can I Contribute To My Roth IRA?" flowcharts. ■ If you have taxable investments, you may be able to sell them and pay capital gains at a lower rate. 	<input type="checkbox"/>	<input type="checkbox"/>

CAREER PLANNING ISSUES	YES	NO
<p>Are you subject to non-solicitation or non-compete agreements? If so, consider how this will this may impact your search for another job.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>Does your former employer offer any outplacement services?</p>	<input type="checkbox"/>	<input type="checkbox"/>

Maximizing Your Return on Life

ORGANIZATION

We help bring order to your financial life, by assisting you in getting your financial house in order (at both the “macro” level of investments, insurance, estate, taxes, etc., and also the “micro” level of household cash flow). We build *Mission Control* for your personal finances.

ACCOUNTABILITY

We help you follow through on financial commitments, by working with you to prioritize your goals, show you the steps you need to take, and regularly review your progress towards achieving them.

OBJECTIVITY

We bring insight from the outside to help you avoid emotionally driven decisions in important money matters, by being available to consult with you at key moments of decision-making, doing the research necessary to ensure you have all the information, and managing and disclosing any of our own potential conflicts of interest.

PROACTIVITY

We work with you to anticipate your life transitions and to be financially prepared for them, by regularly assessing any potential life transitions that might be coming, and creating the action plan necessary to address and manage them ahead of time.

EDUCATION

We explore what specific knowledge will be needed to succeed in your situation, by first thoroughly understanding your situation, then providing the necessary resources to facilitate your decisions, and explaining the options and risks associated with each choice.

PARTNERSHIP

We help you achieve the best life possible but will work in concert with you, not just for you, to make this possible, by taking the time to clearly understand your background, philosophy, needs and objectives, work collaboratively with you and on your behalf (with your permission), and offer transparency around our own costs and compensation.

