ATTEND WEALTH · COMPLIMENTARY GUIDE

The 15-Minute Wealth Checkup

Twenty checkboxes across the five layers of a financial life. **Check what is true today, count your score,** and you will know exactly where your plan is strong and where it is leaking.

The five layers we check

1 MONEY FLOW
Income, spending, cash cushion, savings rate.

2 PROTECTION
Disability, term life, umbrella, beneficiaries.

3 INVESTMENTS
Owned on purpose, diversified, in one view.

4 TAXES
Planned before December, never an April surprise.

5 ESTATE
Will signed, guardians named, findable in minutes.

A strong plan is strong in all five layers. **Your lowest layer is your next move, and most fixes take under an hour.**

Take care of you.

Twenty checkboxes across the five layers of a financial life. Check what is true today, count your score, and you will know exactly where your plan is strong and where it is leaking.

Money flow

- [ ] **I know my monthly after-tax income and spending**
- [ ] **Savings move automatically on payday**
- [ ] **I hold 3–6 months of expenses in cash**
- [ ] **My savings rate is 15% of gross income or higher**

Protection

- [ ] **My income is covered by disability insurance**
- [ ] **People who depend on me are covered by term life**
- [ ] **I carry umbrella liability coverage**
- [ ] **Beneficiaries are current on every account**

Investments

- [ ] **I can explain what I own and why in two sentences**
- [ ] **No single stock is more than 10% of my portfolio**
- [ ] **My accounts are consolidated enough to see in one view**
- [ ] **I have not panic-sold in a downturn**

Taxes

- ☐ **April is never a surprise**
- ☐ **I use every tax-advantaged account available to me**
- ☐ **Someone looks at my taxes before December, not just after**
- ☐ **Equity compensation, if I have it, is on a tax calendar**

Estate

- ☐ **I have a signed will and directives**
- ☐ **Guardians are named if I have minor children**
- ☐ **My family could find everything important in five minutes**
- ☐ **My estate documents have been reviewed in the last three years**

Your score

17–20: Strong. Your plan mostly needs optimizing, not building.
11–16: Normal, and fixable fast. Most boxes here take under an hour each.
10 or below: You are exactly who a first conversation helps most. Start with Protection.

Your next step

A checklist tells you what to do. A conversation tells you what to do first, in your situation. Bring this guide, ask anything, and get straight answers. No pressure, no pitch.

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