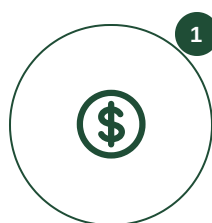




The 15-Minute Wealth Checkup

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



MONEY FLOW

Income, spending, cash cushion, savings rate.



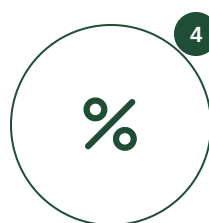
PROTECTION

Disability, term life, umbrella, beneficiaries.



INVESTMENTS

Owned on purpose, diversified, in one view.



TAXES

Planned before December, never an April surprise.



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

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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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