

YOUR ANNUAL CHECKUP



PEACE of Mind



COVENANT TRUST COMPANY®

your financial services partner

trustee services • asset management • retirement planning • legacy planning

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Doctor appointment. Dentist visit.
Car tune-up. Furnace and air conditioning check.
Eye exam. Tire rotation. License plate renewal.
Our calendars are full of reminders regarding our bodies, our cars and our homes. Something many of us forget to schedule is our “*financial checkup*.” At least once a year we should review our personal net worth, tax records, budget, wills, household inventory and other items making up our overall financial and legacy plans. Since many of these items contain personal information, investing in a home shredder can help guard against identity theft when disposing of outdated items.

- ✓ Personal Net Worth Statement
- ✓ Tax Records
- ✓ Spending Priorities
- ✓ Budget (actual experience)
- ✓ Social Security Earnings Statement
- ✓ Statements on future pension benefits
- ✓ Statements on retirement accounts
- ✓ Statements from bank and investment accounts
- ✓ Payroll statement (sick leave, vacation, etc.) or employment contract
- ✓ Household inventory
- ✓ Insurance needs
- ✓ Credit report/rating
- ✓ Will, powers of attorney for finance and health care
- ✓ Records retention

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Circumstances in our lives can change from year to year so it's important to assess and update our information regularly. Keep that yearly appointment with yourself and protect the future for you and your family.



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THE ROAD TO A SECURE FINANCIAL FUTURE IS A LIFELONG JOURNEY.

You don't get from here to there overnight. You need to know where you're going, where you're starting from, how many people are going on the trip, what route you want to take, what you want to see along the way, and what you want to do when you get there. You also need to allow for the possibility of unexpected detours along the way.

You need to consider your short-term, mid-term and long-term needs, and make plans that take unexpected contingencies into account. Each life stage has its own financial planning concerns. Is there one plan that's right for everyone? That's like saying there's only one way to get from the Atlantic to the Pacific. At your house, **your** goals, dreams, and what **you** care about are at the heart of your lifelong financial journey.

Visit www.CovenantTrust.com for assistance and resources in planning **your** financial future.

This brochure provides general descriptions and information, and is for purposes of example and education only. The trust document is always the governing instrument. Nothing in this brochure is intended as specific tax or legal advice.

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WHAT IS YOUR LEGACY?



HOW CAN WE HELP YOU BUILD IT?

