Prosperity Pitfalls

When it comes to the financial products you have and strategies you use with them, we've found that many of our clients stumble unknowingly into "prosperity pitfalls."

If you're curious, take the next 5 minutes to identify if you there are any prosperity pitfalls lurking along your own prosperity pathway.

☐ No	☐ Yes	Are your vehicle and home insurance deductibles as low as possible?
☐ No	☐ Yes	Do you have a liability umbrella?
☐ No	☐ Yes	Do you have medical and disability insurance?
☐ Yes	☐ No	Are you using only term life insurance?
☐ No	☐ Yes	Do you have a current will or trust?
☐ No	☐ Yes	Have you appointed guardians for you minor children?
☐ No	☐ Yes	Do you have a place for important papers?
☐ No	☐ Yes	Are you saving money on a regular basis?
☐ Yes	☐ No	Are you compounding or reinvesting in a taxable account?
☐ Yes	☐ No	Are you dollar cost averaging into mutual funds?
☐ Yes	☐ No	Are you using only the stock market for building wealth?
☐ Yes	☐ No	Are you using only real estate for building wealth?
☐ Yes	☐ No	Are you using annuities to build wealth?
☐ Yes	☐ No	Are you contributing to 529 plans or uniform gifts to minor's accounts?
☐ Yes	☐ No	Are you contributing more than the match to 401(k)s and 403(b)s?
☐ Yes	☐ No	Are you adding new money to IRAs and Roth IRAs?
☐ No	☐ Yes	Are you counting opportunity costs?
☐ No	☐ Yes	Are you learning how to use your death benefit while living?

SCORING:

If you have checked more than 10 boxes in the gray column:
You're facing a lot of pitfalls and we recommed that you call us immediately; the sooner you address these pitfalls, the faster you'll accelerate your prosperity and avoid "opportunity costs."

If you checked 5-10 boxes in the gray column:
You're in decent shape, but addressing these pitfalls can accelerate your prosperity even more; we'd suggest that you contact us and we can help you address these areas.

If you checked less than 5 boxes in the gray column:
You are doing well. Even so, why not eliminate the opportunity costs associated with these remaining pitfalls? Doing so will only accelerate your prosperity even more. Contact us and we'll help you step on the accelerator!

Contact Jill today for an appointment: Jill@partners4prosperity.com or 877.889.3981 ext. 120