



THE WOHLSTAND WEALTH BUILDER CHECKLIST

Use this quick reflection tool to see where you stand today.

Protection

- I have reviewed my life and disability coverage in the past 12 months.
- My family would have access to income and liquidity if something happened to me.
- My insurance coverage aligns with my current income, debts, and goals.

Retirement

- I know how much I'm contributing toward retirement each month.
- My retirement accounts are coordinated (401(k), IRA, Roth, etc.).
- I have a clear idea of what retirement looks like — lifestyle, not just age.

College & Family Goals

- I understand the tax advantages of 529s, ESAs, or custodial accounts.
- I've discussed with my family how much we plan to cover for education.
- I know how college savings fit within our overall financial plan.

Next Step

If you checked fewer boxes than you expected, that's not a problem — it's a starting point. The best wealth plans don't happen overnight. They grow, just like everything else that lasts.

Reach out to our team to discuss your options.

8552769DH_OCT27

Investing involves risk, including the possible loss of principal. This communication is intended for informational purposes only and does not constitute a recommendation or offer to buy or sell any security or investment strategy. All opinions expressed are subject to change without notice and are not intended as investment advice. HTK representatives do not provide tax or legal advice. Please consult your tax or legal professional for guidance.