BRIDGE THE GAPS

GRIMES AND COMPANY

Moving Forward With Confidence

*Questions to Help You **Understand and Take Control** of Your Financial Life*

1. Cash Flow Needs

"What do I need to feel financially stable right now?"

What sources of income will continue? What will stop?

Do I have enough cash for the next 3–6 months?

Are there any urgent financial deadlines (taxes, insurance, benefits, bills)?

2. Understanding What I Have

"Do I fully understand my financial picture?"

What accounts do I have, and where are they held?

Which accounts were joint vs. individual?

Who are the beneficiaries on each account?

3. Estate & Legal Considerations

"What needs to be settled or updated legally?"

What does the will or trust say, and what happens next?

Who is helping me (attorney, advisor, executor)?

Do I need to update my own estate plan now?

4. Investment & Risk Decisions

"Am I comfortable with how my money is invested?"

Do I understand how my investments are allocated?

Has my risk tolerance changed?

What decisions can wait vs. what requires action?

5. Protection & Coverage

"Am I still properly protected?"

What insurance policies are still in place?

Do I need to update beneficiaries?

Is my current coverage still appropriate for my situation?

6. Trusted Support System

"Who is helping me make these decisions?"

Do I know who to call for financial, legal, and tax advice?

Do I feel comfortable asking questions and saying "I don't understand"?

Am I being pressured to make decisions by anyone?

7. Looking Ahead

"What do I want my financial future to look like?"

What are my priorities now?

What does financial security mean to me going forward?

How involved do I want to be in financial decisions?

What support do I need to feel confident?