

CASH FLOW ISSUES	YES	NO
<p>➤ <b>Has your income changed substantially?</b> If so, consider how the change in income will impact your ability to reach your goals and your ability to save.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>➤ <b>Do you need to update your cash flow planning?</b> If so, consider the following:</p> <ul style="list-style-type: none"> <li>■ Review your pay stub and adjust your net income and tax projections. See "Pay Stub Review" flowchart.</li> <li>■ Account for any new or lost employer perks (e.g., cellular benefits, health and wellness incentives, professional development, and other assistance programs).</li> <li>■ Adjust your budget as necessary for additional commuting, home office, and other out-of-pocket expenses.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>

  

EMPLOYER-PROVIDED BENEFIT ISSUES	YES	NO
<p>➤ <b>Are there significant changes in the amount or type of employer-provided benefits?</b> If so, consider how this will impact your financial situation (such as individual disability coverage).</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>➤ <b>Will your health insurance coverage change as a result of taking a new job?</b> If so, consider the following:</p> <ul style="list-style-type: none"> <li>■ Coordinate insurance coverage, so there are no gaps in coverage (such as COBRA).</li> <li>■ Check to see if your current doctors and health care providers are still in-network.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<p>➤ <b>Did you have an HSA with your former employer and do you expect to have one with your future employer?</b> If so, consider the benefits and trade-offs of transferring the funds from your old HSA into the new HSA.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>➤ <b>Did you have an FSA with your former employer?</b> If so, consider the following:</p> <ul style="list-style-type: none"> <li>■ Make sure to spend all of the funds before you leave that company.</li> <li>■ Check with your employer to see if they have COBRA continuation coverage for the FSA. (continue on next column)</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>

EMPLOYER-PROVIDED BENEFIT ISSUES (CONTINUED)	YES	NO
<ul style="list-style-type: none"> <li>■ If you contributed to an FSA with your former employer, consider contributing to the new employer's FSA plan as well. Each FSA has its own annual limit. They are not combined.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
RETIREMENT PLANS & DEFERRED COMPENSATION ISSUES	YES	NO
<p>➤ <b>Do you have a 401(k) with your former employer?</b> If so, reference "Should I Roll Over My Dormant Traditional 401(k)?" flowchart to determine what you should do with your old 401(k).</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>➤ <b>Will you have a retirement plan with your new employer?</b> If so, consider the following:</p> <ul style="list-style-type: none"> <li>■ Enroll in the plan as soon as you can.</li> <li>■ Consider contributing at least enough to receive the full employer match, if any.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<p>➤ <b>Does your new employer offer equity compensation?</b></p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>➤ <b>Do you have any unvested stock options with your former employer?</b> If so, you may lose the unvested stock options.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>➤ <b>Do you have vested stock options?</b> If so, consider the following:</p> <ul style="list-style-type: none"> <li>■ Review exercise periods, which are usually about three months from your last day of employment (but in some cases you must exercise the options before your departure).</li> <li>■ If you were terminated for cause, your vested stock options might be canceled.</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>
<p>➤ <b>Do you have any deferred compensation with your former employer?</b> If so, review plan documents to understand the vesting schedule, distribution schedule and the distribution options available, such as yearly or lump sum.</p>	<input type="checkbox"/>	<input type="checkbox"/>
<p>➤ <b>Did you own stock (or stock options) in a private company for which you were also employed?</b> If so, consider the impact of the shares being illiquid and if there are any clawback or repurchase rights.</p>	<input type="checkbox"/>	<input type="checkbox"/>

TAX PLANNING ISSUES	YES	NO
➤ <b>Do you expect there to be any changes to your taxable income (due to a change in salary)?</b> If so, consider strategies to mitigate the tax liability.	<input type="checkbox"/>	<input type="checkbox"/>
➤ <b>Do you need help deciding on the amount of withholding you should elect?</b>	<input type="checkbox"/>	<input type="checkbox"/>
➤ <b>Do you need to make estimated income tax payments?</b>	<input type="checkbox"/>	<input type="checkbox"/>
➤ <b>Did you receive severance pay from your former employer, or claim unemployment benefits?</b> If so, both will be taxable income in the year of receipt.	<input type="checkbox"/>	<input type="checkbox"/>
➤ <b>Will (or did) you sell your primary residence to relocate for your new job?</b> If so, you may be eligible for the maximum exclusion (\$250,000 or \$500,000 if MFJ) or a partial exclusion of capital gains.	<input type="checkbox"/>	<input type="checkbox"/>
➤ <b>Will you need to file income tax returns in multiple states?</b>	<input type="checkbox"/>	<input type="checkbox"/>

OTHER PLANNING ISSUES (CONTINUED)	YES	NO
➤ <b>Do you need to update your contact information for emergency contacts, professional organizations, licenses, networking platforms, etc.?</b> If so, be sure to take action to ensure that you do not leave loose ends with your former employer, or experience any gaps in communication.	<input type="checkbox"/>	<input type="checkbox"/>

OTHER PLANNING ISSUES	YES	NO
➤ <b>Are you subject to non-solicitation or non-compete agreements from your former employer and/or will you be signing such agreements for your new role?</b> If so, review and understand the terms to which you are/will be bound, and maintain these agreements in a safe place.	<input type="checkbox"/>	<input type="checkbox"/>
➤ <b>Do you have student loans?</b> If so, consider the following: <ul style="list-style-type: none"> <li>■ Check to see if your new employer offers student loan repayment assistance.</li> <li>■ Review your eligibility for loan forgiveness or discharge programs (e.g., the PSLF Program, Teacher Loan Forgiveness, etc.).</li> <li>■ Update your records for any IDR programs in which you currently participate, as your new salary may impact your repayment plan.</li> <li>■ Adjust your payments and/or consider consolidating/refinancing as appropriate. (continue on next column)</li> </ul>	<input type="checkbox"/>	<input type="checkbox"/>

***Our Mission: Empowering creative and professional entrepreneurs and their families to grow after-tax wealth and help transfer that wealth safely and effectively to their heirs and beyond.***

**How can we help you?**

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