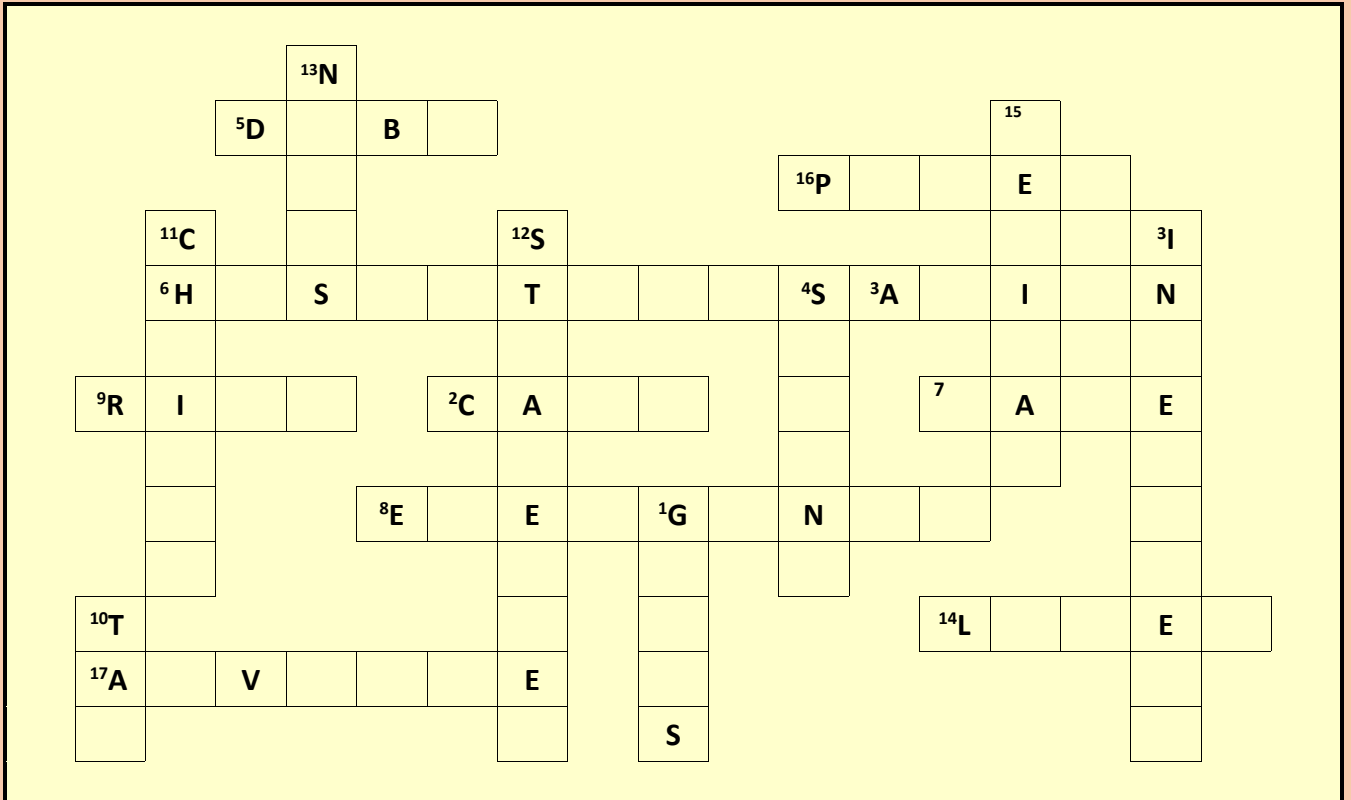


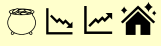




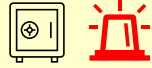


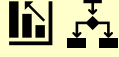








RETIREMENT CHECKLIST CROSSWORD PUZZLE

Created by Joseph Kennedy & Team



- _____ Review 
- Expected _____ Surplus/Deficit 
- Expected & Monitored Return on _____

- _____/Investing from Income \$ 
- _____ Overview 
- _____ Cover 
- Long-Term _____ Disability 
- _____ Fund 

- _____ Profile Assessment 
- _____ Relief 
- Investment _____ 
- CPF _____/Top-ups 
- Long Life _____ Assessment 
- _____ Ones and Legacy Wishes 
- Advanced _____ Directive 
- Lasting _____ of Attorney 
- _____ Care Planning 

Answers: 1. Goals Review 2. Expected Cash Surplus/Deficit 3. Expected & Monitored Return on Investment 4. Savings/Investing from Income 5. Debt Overview 6. Hospitalisation Cover 7. Long-Term Care Disability 8. Emergency Fund 9. Risk Profile Assessment 10. Tax Relief 11. Investment Options 12. CPF Strategies /Top-ups 13. Long Life Needs Assessment 14. Loved Ones and Legacy Wishes 15. Advanced Medical Directive 16. Lasting Power of Attorney 17. Advance Care Planning

Checklist of Items for Regular Review

Purpose: With regular reviews, you can improve decision-making and desired outcomes

General for Annual Review

- Goals Review
- Expected Cash Surplus/Deficit
- Expected & Monitored Return on Investment
- Savings/Investing from Income
- Debt Overview

Risk Management

- Hospitalisation
- Critical Illness
- Total Permanent Disability
- Long-Term Care Disability
- Emergency Fund

Accumulation

- Risk Profile Assessment
- Kid's / Own Education
- Tax Relief
- Investment Choices
- CPF Strategies/Top-ups
- Long Life Needs Assessment
- Loved Ones and Legacy Wishes

Distribution of Asset and Mental Capacity

- Insurance Nomination
- CPF Nomination
- Advanced Medical Directive
- Lasting Power of Attorney
- HOTA (Human Organ Transplant Act)
- MTERA (The Medical (Therapy, Education and Research) Act)
- Will and/or Trust
- Advance Care Planning



IF YOU HAVE ANY QUESTIONS,
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