A GUIDE FOR WOMEN BUILDING FINANCIAL CONFIDENCE

The Confident Woman's *Financial* Checklist

Five areas to review so you can see where you stand today, clarify what matters most, and build a thoughtful plan for where you want to go.

1 Know Your Financial Picture

Before you can plan confidently for the future, it helps to have a clear understanding of where you are today — your financial life as a whole, not just individual accounts or statements.

- [ ] My approximate current net worth, including assets and liabilities
- [ ] Where all of my bank, investment, and retirement accounts are held
- [ ] How much I am saving and investing each year
- [ ] How my investments are currently allocated
- [ ] Whether my beneficiaries are current on retirement accounts and insurance policies
- [ ] Where important financial documents and account information can be found

ASK YOURSELF

If I needed a complete picture of my finances today, would I have the information I need at my fingertips?

2 Make Sure Your Money Reflects Your Priorities

A financial plan should support the life you actually want to live. That starts with being honest about how you spend, save, and prioritize your money.

- [ ] I understand what it costs to maintain my current lifestyle
- [ ] My spending reflects what is genuinely important to me
- [ ] I am saving appropriately for both short- and long-term goals
- [ ] I know which major expenses may be ahead in the next several years
- [ ] I have considered what I want retirement to look like — and what it may cost
- [ ] I feel comfortable enjoying my money today while still planning responsibly for the future

ASK YOURSELF

Is my money helping me build the life I want, both today and in the future?

3 Invest With Purpose

Having investments isn't the same as having an investment strategy. Your portfolio should reflect your goals, timeline, income needs, risk comfort, and tax picture — not just what the market is doing today.

- [ ] I understand why my portfolio is invested the way it is
- [ ] My investment strategy reflects my goals and timeline
- [ ] I understand the level of risk I'm taking
- [ ] My portfolio is appropriately diversified
- [ ] I know what I am paying in investment and advisory fees
- [ ] My investment strategy is coordinated with my retirement and financial plan

> ASK YOURSELF
>
> *Do I have an investment strategy designed to keep me on track for retirement and my other important goals?*

4 Protect What You've Built

Building wealth is only part of financial planning. Protecting yourself, your family, and what you've worked hard to create is equally important.

- [ ] I have an appropriate emergency savings fund
- [ ] My life, disability, long-term care, property, and other insurance coverage reflect my current needs
- [ ] My will and estate planning documents are current
- [ ] Healthcare and financial powers of attorney are in place
- [ ] My beneficiaries reflect my current wishes
- [ ] Someone I trust knows where to find important financial, legal, and insurance information if needed
- [ ] I have reviewed my estate plan after any significant life changes

> ASK YOURSELF
>
> *If something unexpected happened tomorrow, would the people I care about know what to do and where to find what they need?*

5 Build a Relationship With a Trusted Advisor

You don't have to navigate every financial decision on your own. The right advisor helps you understand your options, ask better questions, and create a strategy that evolves as your life changes.

- [ ] I have someone I trust to discuss important financial decisions with
- [ ] I understand how my financial advisor is compensated
- [ ] I know whether my advisor is acting as a fiduciary
- [ ] I feel confident that the advice I receive is aligned with my best interests
- [ ] I feel comfortable asking questions — even when I don't know the financial terminology
- [ ] My advisor understands my goals, priorities, family circumstances, and concerns
- [ ] My financial plan is reviewed and updated as my life changes

> **ASK YOURSELF**
> *Do I have a financial partner who helps me feel informed, prepared, and confident about the decisions ahead?*

MEET YOUR ADVISOR

Susan Powers, CFA, CFP®, CPFA®

Co-Founder & Chief Operating Officer, AssetGrade

Fee-Only Fiduciary | **20+ Years Experience** | **Former Fidelity Investments**

Susan Powers is a fee-only fiduciary financial advisor serving women, individuals, and families throughout Lake Oconee, Greensboro, and beyond. With more than 20 years of experience in investment, financial services, and retirement planning, she helps women navigate the decisions that come with retirement and life's major transitions — from divorce and widowhood to selling a business, managing family wealth, and planning for what comes next. Her approach brings together comprehensive financial planning and disciplined investment management to help you understand where you are today, where you want to go, and the decisions that can help you get there.

Before joining AssetGrade as a Partner, Susan spent 17 years with Fidelity Investments in senior leadership roles, most recently leading a national team of investment consultants serving more than 2,500 corporate and tax-exempt clients representing $1.2 trillion in assets. Earlier, she served as a Senior Vice President and Trust Officer overseeing qualified retirement plans, endowments, and foundations, and began her career in public accounting focused on personal trusts and estate planning.

Susan is a Chartered Financial Analyst® (CFA®) charterholder, Certified Financial Planner™, and Certified Plan Fiduciary Advisor (CPFA®), holds a Master of Science in Finance and Economics from West Texas A&M University and a BBA in Accounting from West Texas State University, and has been a guest speaker on Wharton Business Radio on SiriusXM.

COMPLIMENTARY CONSULTATION

Start With a 30-Minute Conversation

Talk about where you are today, what's on your mind, and what you hope to accomplish — and see whether working together may be the right fit.

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IMPORTANT INFORMATION

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