Investment Planners, Inc.
FINRA/SIPC
IPI Wealth Management, Inc.

Changing Jobs Checklist

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General information	Yes	No	N/A
1. Has relevant personal information been gathered? • Names, ages • Children and other dependents	☐	☐	☐
2. Has financial situation been assessed? • Income • Expenses • Assets • Liabilities	☐	☐	☐
Notes:			

Employee benefits	Yes	No	N/A
1. Has a benefits package been discussed with the new employer?	☐	☐	☐
2. If yes, are there restrictions or a waiting period for all benefits?	☐	☐	☐
3. Is health insurance offered?	☐	☐	☐
4. Are short- and long-term disability offered?	☐	☐	☐
5. Is a Section 125 or flexible spending account offered?	☐	☐	☐
6. Is dental insurance offered?	☐	☐	☐
7. Is vision insurance offered?	☐	☐	☐
8. Is life insurance offered?	☐	☐	☐
9. Is a retirement plan offered?	☐	☐	☐
10. Is adoption assistance offered?	☐	☐	☐
11. Is long-term care insurance offered?	☐	☐	☐
12. Other insurance?	☐	☐	☐
13. Has vacation/time off been reviewed?	☐	☐	☐
Notes:			

Financial picture	Yes	No	N/A
1. Has annual compensation been determined?	❑	❑	❑
2. If married, will spouse work outside the home?	❑	❑	❑
3. If there are children, will day care be necessary?	❑	❑	❑
4. Will living expenses be affected?	❑	❑	❑
Notes:			

Money management	Yes	No	N/A
1. Has budget been updated to reflect changes in income and expenses? • Housing costs • Transportation costs • Food, clothing, and other household expenses • Health-care expenses • Life and disability insurance premiums • Child-care costs	❑	❑	❑
2. Has an emergency fund been established?	❑	❑	❑
Notes:			

Housing situation	Yes	No	N/A
1. Is relocation an issue?	❑	❑	❑
2. Is there a home that needs to be sold?	❑	❑	❑
3. Is a home purchase planned?	❑	❑	❑
4. Have the advantages and disadvantages of buying a home versus renting a home been discussed?	❑	❑	❑
5. Have other expenses been reviewed? • Mortgage origination fees • Real estate agent fees • Attorney fees • Moving expenses • Potential increase in real estate taxes • Cost of living in new location	❑	❑	❑

6. Will the new employer pay all relocation expenses?	❑	❑	❑
Notes:			

Insurance planning	Yes	No	N/A
1. Is a current health insurance plan in place?	❑	❑	❑
2. Has spouse's coverage been evaluated?	❑	❑	❑
3. Will COBRA be needed during the job transition period?	❑	❑	❑
4. Is an individual (non-employer-sponsored) life insurance policy in place?	❑	❑	❑
5. Does life insurance need to be upgraded?	❑	❑	❑
6. Does automobile insurance need to be purchased/upgraded?	❑	❑	❑
7. Does homeowners/renters insurance need to be purchased/upgraded?	❑	❑	❑
8. Does disability income insurance need to be purchased/upgraded?	❑	❑	❑
9. Does personal liability insurance need to be purchased/upgraded?	❑	❑	❑
10. Does long-term care insurance need to be purchased/upgraded?	❑	❑	❑
11. Are beneficiary designations up-to-date?	❑	❑	❑
Notes:			

Investment planning	Yes	No	N/A
1. Has liquidity need changed?	❑	❑	❑
2. Has risk tolerance been determined?	❑	❑	❑
3. Have investment goals been considered/prioritized?	❑	❑	❑
4. Has size/frequency of investments been determined?	❑	❑	❑

5. Has current asset allocation been reviewed? • Stocks • Bonds • Mutual funds • Annuities • Real estate • Art/collectibles	❑	❑	❑
6. Will job change affect existing employee stock options?	❑	❑	❑
Notes:			

Retirement planning	**Yes**	**No**	**N/A**
1. Is a retirement plan available? • Employer-sponsored retirement plan • Beneficiary designation updated	❑	❑	❑
2. If a 401(k) is offered, will the employer match employee contributions?	❑	❑	❑
3. Are IRAs being effectively utilized?	❑	❑	❑
4. Will all available plans be funded?	❑	❑	❑
Notes:			

Tax planning	**Yes**	**No**	**N/A**
1. Will withholding change?	❑	❑	❑
2. Is the maximum tax advantage of employee benefits realized?	❑	❑	❑
3. Will child care be needed?	❑	❑	❑
4. Will there be a home office?	❑	❑	❑
5. Have home office deductions been discussed?	❑	❑	❑
6. Is there self-employment income?	❑	❑	❑

Notes:

IMPORTANT DISCLOSURES

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