

Conversations Every Woman Should Have with Her Advisor

Major life transitions can feel overwhelming. But the right conversations can help turn uncertainty into clarity. We've created this checklist to help you walk into discussions with your advisor informed, prepared, and confident in the decisions ahead.

Before any major life change (like a promotion, business launch, marriage, divorce, caregiving leave, inheritance, etc.) **consider discussing the following with your advisor:**

Income & Cash Flow

- How will this transition affect short- and long-term cash flow?
- Do we need to adjust emergency reserves?
- Is my income protection (disability/life insurance) sufficient?

Tax Strategy

- Will my tax bracket change?
- Are there timing strategies we should consider?
- Should we adjust withholding or estimated payments?

Investment Allocation

- Does my risk profile need to change?
- Are my assets properly diversified for this new phase?
- Is my portfolio built for longevity?

Retirement Planning

- Are my contributions optimized?
- Do I need to revisit my target retirement age?
- How does this affect long-term withdrawal strategy?

Estate & Beneficiary Design

- Should beneficiaries be updated?
- Do I need a trust or revised estate documents?
- Is my plan aligned with my legacy and giving goals?

Business-Specific (if applicable)

- Is my entity structure still optimal?
 - Do I have a succession or exit strategy?
 - Are retirement plans for me and employees aligned with growth goals?
-

You don't have to have every answer before a transition, but you should have a strategy. Life moves quickly. A well-timed conversation can protect years of hard work while positioning you for the next chapter with clarity and confidence.