QUICK SELF-ASSESSMENT

INVESTOR CHECKLIST

Are your investments aligned with clear goals, risk, taxes, and time horizon?

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Clarity today. Confidence tomorrow. Freedom for the future.

A practical checklist from Scott Martin, CFP®

INVESTOR CHECKLIST

Are your investments aligned with clear goals, risk, taxes, and time horizon?

This checklist helps you evaluate whether your investment strategy is intentional, diversified, tax-aware, and tied to a larger financial plan.

Goals & Purpose

- ■ I have written financial goals.
- ■ I know my time horizon for each goal.
- ■ I know how much risk I can afford to take.
- ■ Each investment has a clear purpose.
- ■ I have an emergency fund.
- ■ I understand the difference between risk tolerance and risk capacity.

Portfolio Structure

- ■ My portfolio is diversified.
- ■ I understand why I own each major investment.
- ■ My portfolio is rebalanced periodically.
- ■ My allocation has been reviewed recently.
- ■ I have avoided excessive concentration.
- ■ My investments are coordinated across all accounts.

Tax Awareness

- ■ I understand the tax location of my investments.
- ■ Capital gains exposure has been reviewed.
- ■ Retirement and non-retirement accounts are coordinated.
- ■ Taxable accounts are managed with tax efficiency in mind.
- ■ Dividend and interest taxation has been considered.
- ■ Loss harvesting opportunities are reviewed where appropriate.

CONTINUE YOUR SELF-ASSESSMENT

Use this page to identify gaps that may deserve further review.

Investor Behavior

- ■ I avoid making emotional investment decisions.
- ■ I know what would cause me to change strategy.
- ■ I review investments within the context of my plan.
- ■ I have a plan for market downturns.
- ■ I do not chase performance.
- ■ I understand the fees I am paying.

SELF-ASSESSMENT SCORE

Total boxes checked:	__________ out of __________
Confidence level:	■ Strong ■ Somewhat confident ■ Unsure ■ Concerned
Top 3 items to review:	1. ____________________ 2. ____________________ 3. ____________________

WHAT YOUR ANSWERS MAY MEAN

A checklist does not replace planning. It helps reveal where your plan may need attention.

A strong investment strategy should not exist in isolation. It should support your goals, tax strategy, income needs, retirement timeline, and risk tolerance. Unchecked items may indicate areas where investment decisions are not fully connected to your overall plan.

COMMON BLIND SPOTS

- ■ Owning investments without a defined purpose.
- ■ Taking risk that no longer fits your life stage.
- ■ Overlooking taxes in taxable accounts.
- ■ Failing to rebalance.
- ■ Reacting emotionally to market volatility.

NEXT STEP

If several items were unchecked, the issue may not be effort - it may be that your financial plan has not been fully recalibrated around your current life stage, goals, risks, and future income needs.

Schedule Your Confidential Consultation
30-minute discovery conversation
No obligation. Just a conversation that could help reveal what needs attention.

Book online: Click Here to schedule a Consultation