10 Questions to Ask About Your Financial Plan

Gain clarity.
Build confidence.
Take control.

A financial plan isn't just a document. It's a strategy for your entire life. Whether you're reviewing an existing plan or creating one from scratch, the right questions can help you uncover whether your financial strategy is aligned with your goals, values, and priorities.

Use this checklist as a conversation starter with your advisor, or as a quick gut check for yourself.

Your Financial Planning Checklist:

1. Do I have a clearly defined financial plan that aligns with both my short-term goals and long-term vision?
2. Has my advisor helped me prioritize my goals, like retirement, education, travel, or legacy planning?
3. Do I understand how my current income and savings strategy supports those goals?
4. Have I reviewed my risk exposure - insurance, emergency funds, market volatility - and built protection into my plan?
5. Is my investment portfolio coordinated with my financial plan, not just built for performance?
6. Do I know how taxes are being considered in my financial strategy, now and in the future?
7. Have I talked with my advisor about how my plan will evolve through each life stage or major life event?
8. Are my estate planning wishes, like wills, trusts, powers of attorney, incorporated into the broader strategy?
9. Does my plan reflect my values, such as charitable giving, business succession, or supporting loved ones?
10. Do I feel confident that my plan is proactive, not reactive, and built for the road ahead?

Bonus tip

Bring this checklist to your next review meeting.

Use it to ask better questions, uncover blind spots, and ensure your plan is as dynamic as your life.

Download more resources and explore our full planning process at:

primefinancial.com/financial-planning

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