



Collaborative Financial Solutions, LLC
CA Insurance License
#0B33145
Janet Barr, ChFC, CLU,
CDFA, CFS, CIS®
LPL Registered Principal
206 E. Victoria St
Santa Barbara, CA 93101
805-965-0101
janet.barr@lpl.com
www.collaborativefinancialsolutions.com



Job Change - 401(k) Advice, Investment Selection, Benefits Analysis, Rollover Advice

Changing Jobs Checklist

General information	Yes	No	N/A
1. Has relevant personal information been gathered? • Names, ages • Children and other dependents	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Has financial situation been assessed? • Income • Expenses • Assets • Liabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Employee benefits	Yes	No	N/A
1. Has a benefits package been discussed with the new employer?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. If yes, are there restrictions or a waiting period for all benefits?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Is health insurance offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Are short- and long-term disability offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Is a Section 125 or flexible spending account offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Is dental insurance offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Is vision insurance offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Is life insurance offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Is a retirement plan offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Is adoption assistance offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Is long-term care insurance offered?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
12. Other insurance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
13. Has vacation/time off been reviewed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Financial picture	Yes	No	N/A

1. Has annual compensation been determined?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. If married, will spouse work outside the home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. If there are children, will day care be necessary?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Will living expenses be affected?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Money management			
	Yes	No	N/A
1. Has budget been updated to reflect changes in income and expenses? <ul style="list-style-type: none"> • Housing costs • Transportation costs • Food, clothing, and other household expenses • Health-care expenses • Life and disability insurance premiums • Child-care costs 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Has an emergency fund been established?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Housing situation			
	Yes	No	N/A
1. Is relocation an issue?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Is there a home that needs to be sold?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Is a home purchase planned?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Have the advantages and disadvantages of buying a home versus renting a home been discussed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have other expenses been reviewed? <ul style="list-style-type: none"> • Mortgage origination fees • Real estate agent fees • Attorney fees • Moving expenses • Potential increase in real estate taxes • Cost of living in new location 	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Will the new employer pay all relocation expenses?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Notes:			
Insurance planning	Yes	No	N/A
1. Is a current health insurance plan in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Has spouse's coverage been evaluated?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Will COBRA be needed during the job transition period?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Is an individual (non-employer-sponsored) life insurance policy in place?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Does life insurance need to be upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Does automobile insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Does homeowners/renters insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Does disability income insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Does personal liability insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Does long-term care insurance need to be purchased/upgraded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
11. Are beneficiary designations up-to-date?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Investment planning	Yes	No	N/A
1. Has liquidity need changed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Has risk tolerance been determined?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have investment goals been considered/prioritized?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Has size/frequency of investments been determined?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Has current asset allocation been reviewed? • Stocks • Bonds • Mutual funds • Annuities • Real estate • Art/collectibles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Will job change affect existing employee stock options?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Notes:			
Retirement planning	Yes	No	N/A
1. Is a retirement plan available? • Employer-sponsored retirement plan • Beneficiary designation updated	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. If a 401(k) is offered, will the employer match employee contributions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Are IRAs being effectively utilized?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Will all available plans be funded?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			
Tax planning	Yes	No	N/A
1. Will withholding change?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Is the maximum tax advantage of employee benefits realized?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Will child care be needed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Will there be a home office?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have home office deductions been discussed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Is there self-employment income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Notes:			

The opinions voiced in this material are for general information only and are not intended to provide specific advice or recommendations for any individual. To determine which investment(s) may be appropriate for you, consult your financial advisor prior to investing. All performance referenced is historical and is no guarantee of future results. All indices are unmanaged and cannot be invested into directly.

The tax information provided is not intended to be a substitute for specific individualized tax planning advice. We suggest that you consult with a qualified tax advisor.

Securities offered through LPL Financial, Member FINRA/SIPC



**Collaborative Financial
Solutions, LLC**

CA Insurance License
#0B33145

Janet Barr, ChFC, CLU,
CDFA, CFS, CIS®

LPL Registered Principal
206 E. Victoria St

Santa Barbara, CA 93101
805-965-0101

janet.barr@lpl.com

www.collaborativefinancialsolutions.com