

The concept of *transition* is defined by some as the psychological process that an individual goes through to come to terms with a new situation. Life transitions occur as a result of planned or unplanned events and changes that occur in your everyday life. Each transition has its own unique set of challenges, both personally and financially.

Life Planning Program

Life Transitions Profile

How you respond and react to the personal and financial implications associated with each life transition plays a key role in the management of your life and the successes you achieve. Identifying these life transitions will help you and your advisor prepare for the financial challenges and opportunities that lie ahead.

Please place a check mark next to those transitions that are a current priority in your life or ones that you believe you will be experiencing in the very near future.

	<i>Current priority</i>	<i>Near-term priority</i>
Personal transitions		
You're getting married	<input type="checkbox"/>	<input type="checkbox"/>
You're expecting a child	<input type="checkbox"/>	<input type="checkbox"/>
You're adopting a child	<input type="checkbox"/>	<input type="checkbox"/>
You have a child preparing for college	<input type="checkbox"/>	<input type="checkbox"/>
Your child is getting married	<input type="checkbox"/>	<input type="checkbox"/>
You've recently become a grandparent	<input type="checkbox"/>	<input type="checkbox"/>
You have a child with special needs	<input type="checkbox"/>	<input type="checkbox"/>
You're going through a divorce or separation	<input type="checkbox"/>	<input type="checkbox"/>
Concerned about the health of your spouse or child	<input type="checkbox"/>	<input type="checkbox"/>
You're caring for a family member	<input type="checkbox"/>	<input type="checkbox"/>
Concerned about your aging parent	<input type="checkbox"/>	<input type="checkbox"/>
Concerned about your personal health	<input type="checkbox"/>	<input type="checkbox"/>
Providing assistance to your family member	<input type="checkbox"/>	<input type="checkbox"/>
You've recently lost a close family member	<input type="checkbox"/>	<input type="checkbox"/>
Concerned about end-of-life issues	<input type="checkbox"/>	<input type="checkbox"/>

Professional transitions

You're considering a new job	<input type="checkbox"/>	<input type="checkbox"/>
You're considering starting a new business or buying an existing business	<input type="checkbox"/>	<input type="checkbox"/>
You're considering transferring your business to a family member	<input type="checkbox"/>	<input type="checkbox"/>
You're losing a business partner	<input type="checkbox"/>	<input type="checkbox"/>
You're considering selling or closing a business	<input type="checkbox"/>	<input type="checkbox"/>
You're contemplating a career change	<input type="checkbox"/>	<input type="checkbox"/>
You have lost your job	<input type="checkbox"/>	<input type="checkbox"/>
Phasing in your retirement	<input type="checkbox"/>	<input type="checkbox"/>
You have fully retired from your job	<input type="checkbox"/>	<input type="checkbox"/>

Financial transitions

You're reconsidering your investment philosophy	<input type="checkbox"/>	<input type="checkbox"/>
You're considering an investment opportunity	<input type="checkbox"/>	<input type="checkbox"/>
Concerned about debt	<input type="checkbox"/>	<input type="checkbox"/>
You want to develop or review an estate plan	<input type="checkbox"/>	<input type="checkbox"/>
You're receiving an inheritance or a financial windfall	<input type="checkbox"/>	<input type="checkbox"/>
You're considering purchasing a home	<input type="checkbox"/>	<input type="checkbox"/>
You're planning on selling your house	<input type="checkbox"/>	<input type="checkbox"/>
You've recently experienced a significant investment gain	<input type="checkbox"/>	<input type="checkbox"/>
You've recently experienced a significant investment loss	<input type="checkbox"/>	<input type="checkbox"/>
You would like to make a financial gift to your children or grandchildren	<input type="checkbox"/>	<input type="checkbox"/>

Charitable transitions

You would like to make a donation to a charitable organization	<input type="checkbox"/>	<input type="checkbox"/>
Creating or funding a scholarship	<input type="checkbox"/>	<input type="checkbox"/>
You would like to create or fund a foundation	<input type="checkbox"/>	<input type="checkbox"/>