

IRI Life Changes Checklist



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Insured Retirement Institute

Life changes in a hurry and your financial advisor can help you manage those changes. Always speak with your advisor before attempting to fix life's problems on your own. Taking a yearly inventory with IRI's life changes checklist can help ensure your fiscal house is in order.

Family changes

- Marriage
- Divorce
- Remarriage
- Birth or adoption of a child/grandchild
- College (you, spouse or child)
- Graduation from college
- Your child reaches age of majority (18 or 21, depending on your state)
- Your child marries
- Death of spouse, child, other dependent
- You become the legal guardian for another person(s)

Career changes

- A new job
- Job loss
- You start, buy or close a business(s)
- You gain or lose a business partner(s)
- Experience changes to retirement plans or insurance providers
- Enter or leave retirement

Personal Finance changes

- Your investments dramatically increase or decrease
- You establish a trust(s)
- You add/change insurance policy
- Reception of inheritance, settlement or any financial windfall
- You discover an old life insurance policy
- You discover old mutual funds or annuities that you may have forgotten
- You purchase or sell a home
- You or your spouse receive Social Security or Medicare

Health changes

- You, your child or guardian becomes incapacitated
- You are afflicted with a serious illness
- Death of a beneficiary

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