

Annual Financial Planning Review

A simple Singapore checklist - focus on the one or two areas that matter to you now.

Click the section boxes to select priorities, then tick individual items as you review them.

☐ 1. Protection & Insurance

- ☐ Understand what each existing insurance policy actually covers
- ☐ Confirm important policies are active and premiums are up to date
- ☐ Check protection amounts against dependants, debts and responsibilities
- ☐ Review policy nominations or beneficiaries, where applicable

☐ 2. Finances, Investments & Retirement Funding

- ☐ Review income, spending, emergency savings and outstanding debts
- ☐ Check investment goals, performance, time horizon and risk suitability
- ☐ Estimate retirement income needs and possible CPF LIFE income
- ☐ Identify retirement funding gaps and any adjustments needed

☐ 3. Retirement Lifestyle Readiness

- ☐ Picture an enjoyable typical week after retirement
- ☐ Identify hobbies, interests, volunteering or activities to pursue
- ☐ Build friendships, routines and community connections before retiring
- ☐ Discuss retirement expectations with spouse or family, if relevant

☐ 4. Estate, Incapacity & Final-Care Planning

- ☐ Check whether your will is valid and reflects current wishes
- ☐ Consider or review your Lasting Power of Attorney (LPA)
- ☐ Consider Advance Care Planning (ACP) and an AMD, if appropriate
- ☐ Share document locations and final-arrangement preferences with family

☐ 5. Legacy & The Next Generation

- ☐ Identify intended beneficiaries and the purpose of your legacy
- ☐ Consider lump-sum versus staged inheritance distributions
- ☐ Explore trusts or other arrangements if suitable for your circumstances
- ☐ Review whether plans still fit your family situation and intentions

Need help with your financial planning review?

Not sure where to start, or want a second opinion? Our Premium Partner Advisers can help you focus on what matters to your life stage, without starting with a product.

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Your next step

Pick up to two priority sections. A good review does not have to lead to a new purchase.

General educational checklist only. Seek professional advice for decisions specific to your circumstances.