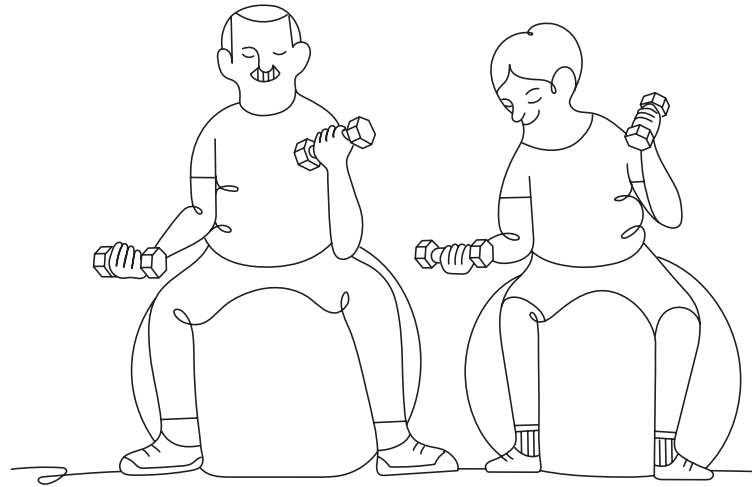


End-of-year health and financial wellness checklist



YOUR HEALTH CHECKLIST

- 1. Schedule annual appointments.**
 - Physical: _____
 - Dental cleaning 1: _____
 - Dental cleaning 2: _____
 - Eye exam: _____
 - Other: _____
 - Other: _____
- 2. Get a skin cancer screening.**
- 3. Plan for recommended vaccines.**
 - Flu: _____
 - Shingles: _____
 - Pneumonia: _____
 - Other: _____
 - Other: _____
- 4. Begin an exercise program.**
 - Strength training
 - Aerobic exercise
 - Flexibility
 - Balance
- 5. Rethink your nutrition.**
- 6. Prioritize sleep: 7-9 hours every night**
- 7. Practice self-care.**
- 8. Kick a bad habit.**

YOUR FINANCIAL CHECKLIST

- 1. Review your health insurance needs:**
Medicare's open enrollment period runs Oct. 15 to Dec. 7.
- 2. Set a holiday spending budget.**
- 3. Check your FSA or HSA account.**
 - Flexible spending account (FSA): likely expires at the end of the year.
 - Health savings account (HSA): consider making maximum investment for the tax benefits.
- 4. Contribute to your retirement account(s).**
- 5. Withdraw your required minimum distribution (RMD).**
- 6. Take advantage of charitable tax deductions.**
- 7. Contribute to a 529 college savings plan.**
- 8. Update your estate plan.**
- 9. Prepare for tax season.**