With several financial deadlines behind you, take time this summer to review your progress, set new goals and tie up loose ends. Tally up any recent life changes that may affect your estate plan, and adjust it as necessary. Evaluate your benefits and insurance.

**MARK YOUR CALENDAR**
- **Thursday, August 3:** Information Security Day. Consider changing your passwords for all online accounts to keep your personal information secure.

**PLANNING TO-DO’S**
- **Register with SSA.gov:** This will allow you to check that your earnings history is accurate and to review expected benefits. If you are close to retirement age, begin a conversation with your advisor about when and how you should file to maximize your benefits.
- **Update your estate plan:** Ensure that it protects you and your family in the case of an unexpected event. Be sure to check the beneficiaries of your IRAs, insurance policies, trusts and any other accounts, and update any information that no longer may be relevant.
- **Review your benefits:** Research your company’s benefits open enrollment schedule and decide whether you need to make changes.
- **Review insurance needs:** Periodically review and update coverage to ensure proper protection.
- **Address life changes:** Speak with your advisor about any major changes that have occurred – marriages, births, deaths, divorces, a sudden windfall, etc. – and how they could affect your financial plan.

**SUMMER 2017 | MARKET CLOSURES**
- **Tuesday, July 4:** Independence Day
- **Monday, September 4:** Labor Day