Financial Life Assessment Report

Prepared for Margaret Ellis

Sample client report

Assessment date	Prepared by	Next review
September 4, 2026	Senior Financial Concierge Services	December 2026

This fictional example demonstrates the report clients may receive after completing the Financial Life Assessment Workbook.

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Executive Summary

A practical overview of what is working and what deserves attention first

Margaret has reliable retirement income, a consistent bill-payment routine, and a trusted daughter who is willing to help. Her financial life is generally stable. The most important opportunities are to consolidate scattered records, confirm estate documents and beneficiary designations, strengthen digital access planning, and add a second layer of fraud protection.

Overall score	Readiness level	Immediate priority
37 / 55	Making good progress	Create a complete account and document inventory

Top strengths

- Reliable Social Security and pension income cover regular living expenses.
- Most recurring bills are paid automatically and reviewed monthly.
- A trusted family member is identified and available to assist.

Priority concerns

- Estate planning documents have not been reviewed in approximately eight years.
- Several bank and retirement accounts lack a single, current inventory.
- Password recovery and emergency digital access are not documented.
- Two recent provider bills have not yet been matched to insurance explanations of benefits.

Recommended first move

Schedule one 60-minute organization session to create the master inventory and identify every item that must be located or updated.

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Client Profile and Goals

The context behind the recommendations

Profile item	Sample information
Client	Margaret Ellis, age 74
Household	Widowed; lives independently
Primary support	Daughter, Anne, lives 25 minutes away
Income	Social Security, pension, and IRA distributions
Home	Owns primary residence with no mortgage
Current transition	Considering downsizing within two to three years
Primary concern	Avoid burdening family during an emergency
Communication preference	Printed summaries and phone follow-up

Client goals

- Keep day-to-day finances simple and maintain independence.
- Make it easy for Anne to help temporarily after a health event.
- Reduce the chance of missed bills, fraud, or lost paperwork.
- Prepare financially and administratively for a future move.

What success looks like

Margaret can locate essential records quickly, explain her regular financial routine, and identify who has authority to act. Anne knows whom to call and where instructions are stored without receiving unnecessary access today.

Scope note

This report reflects information provided during a sample assessment. Account balances and sensitive identifying details are intentionally omitted.

04

Financial Confidence Dashboard

Scores identify priorities and provide a baseline for future reviews

Area	Score	Visual	Assessment
Organization	3	●●●○○	Partly organized
Income and cash flow	4	●●●●○	Mostly current
Banking and bills	4	●●●●○	Mostly current
Debt and credit	5	●●●●●	Strong
Investments	3	●●●○○	Partly organized
Insurance	4	●●●●○	Mostly current
Estate planning	2	●●○○○	Needs attention
Medical coverage	3	●●●○○	Partly organized
Medical billing	3	●●●○○	Partly organized
Digital security	2	●●○○○	Needs attention
Fraud protection	4	●●●●○	Mostly current

Total	Range	Interpretation
37 / 55	33–43	Making good progress; close gaps and coordinate documents.

How to read the score

The score is an organizational readiness measure, not a measure of wealth or financial success. Lower scores indicate uncertainty, missing information, or a need for coordination. Scores should be revisited after the 90-day plan is completed.

Next score target

Reach 40 or higher by completing the account inventory, estate review, and digital access plan.

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Strengths to Preserve

Existing habits and resources that support financial confidence

Strength	Evidence observed	How to preserve it
Stable income	Social Security and pension deposits are predictable and sufficient for regular expenses.	Confirm deposits monthly and review withholding annually.
Bill routine	Housing, utilities, insurance, and credit card payments use a consistent process.	Review statements before payment and maintain alerts.
Low debt burden	No mortgage and credit cards are paid in full.	Avoid co-signing or borrowing under pressure.
Trusted support	Anne is available and understands Margaret’s preferences.	Define her role and confirm appropriate legal authority.
Insurance organization	Current policies and Medicare information were available.	Create a one-page coverage summary and review annually.
Fraud awareness	Margaret pauses on unfamiliar requests and checks with Anne.	Formalize a written pause-and-verify plan.

Positive pattern

Margaret’s strongest asset is consistency. Her routine works because income, bills, and family support are predictable. The plan should simplify and document that routine without making it more complicated.

Maintenance rhythm

Use a 15-minute monthly review for statements and alerts, a quarterly review for the action plan, and an annual assessment for documents, beneficiaries, insurance, and support roles.

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Risks and Gaps

Items are prioritized by urgency and potential disruption

Priority	Finding	Why it matters	Suggested response
High	Estate documents are older and may not reflect current wishes or state requirements.	Outdated documents can create uncertainty during incapacity or death.	Schedule an estate attorney review.
High	No complete account and document inventory exists.	Family may miss accounts, bills, or deadlines during an emergency.	Create a master inventory without full account numbers.
High	Digital recovery plan is incomplete.	Important portals may be inaccessible when help is needed.	Document a secure password and recovery process.
Moderate	Two provider bills have not been matched to insurance EOBs.	The patient amount may be premature, incorrect, or duplicated.	Track both items; verify processing before payment.
Moderate	Beneficiary review dates are unknown.	Account instructions may conflict with current wishes.	Request confirmations from each institution.
Moderate	Downsizing costs have not been estimated.	A future move may require rushed financial decisions.	Develop a preliminary housing and moving budget.
Monitor	Anne is the only identified helper.	A single point of dependence may create delays.	Name a backup contact and clarify roles.

No immediate financial emergency was identified in this fictional example.

Escalation rule

Unexpected withdrawals, pressure to transfer money, missed essential bills, sudden access changes, or concerns about safety should be addressed promptly with the financial institution, a trusted person, or the appropriate local authority.

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Recommendations

Specific actions organized by purpose and responsibility

No.	Recommendation	Owner	Target	Completion evidence
1	Build the master account, income, bill, insurance, and document inventory.	Margaret + concierge	Within 14 days	Completed inventory stored securely
2	Match open medical bills to EOBs; request itemized bills or insurer review when amounts differ.	Margaret + concierge	Within 21 days	Updated medical billing tracker
3	Meet with an estate planning attorney to review legal documents and digital assets.	Margaret	Within 30 days	Attorney follow-up summary
4	Confirm beneficiaries and ownership on retirement, bank, and insurance accounts.	Margaret + institutions	Within 45 days	Dated confirmation list
5	Create a secure digital access and recovery plan; do not place passwords in this report.	Margaret + Anne	Within 45 days	Access instructions documented
6	Add a backup trusted contact and define when each person may assist.	Margaret	Within 60 days	Updated authorization record
7	Prepare a preliminary downsizing budget and document sequence.	Margaret + concierge	Within 90 days	Written transition checklist

Decision standard

Each action should reduce uncertainty, improve access, or clarify responsibility. If a proposed step adds complexity without improving one of those outcomes, simplify it before proceeding.

Professional boundary

Legal, tax, investment, insurance, and medical decisions should be confirmed with appropriately qualified professionals.

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Professional and Family Coordination

Clarify who should help and what each person needs to know

Person or role	Purpose	Information to share	Next contact
Anne Ellis, daughter	Emergency coordination and temporary bill support	Location of inventory, professional contacts, and emergency instructions	Family meeting within 30 days
Estate planning attorney	Review legal documents and authority	Current documents, family circumstances, and wishes	Appointment within 30 days
Financial advisor	Confirm beneficiaries and distribution coordination	Account list, cash needs, and estate-plan updates	Review within 45 days
CPA or tax preparer	Review withholding and distribution records	Income summary and relevant statements	Before year-end planning
Insurance professional	Confirm coverage summary and contact process	Policy inventory and upcoming housing plans	Annual review
Backup trusted contact	Secondary emergency support	Role description and contact list only	Identify within 60 days

Suggested family conversation

“I am organizing my financial life so you can help if I ask or if an emergency makes that necessary. I am not giving up control. I want you to know where the instructions are, who my professionals are, and what I expect you to do first.”

Privacy boundary

Share locations, roles, and instructions first. Share balances, passwords, or detailed records only when needed and through a secure process.

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90 Day Action Plan

A manageable sequence for turning recommendations into results

Timing	Action	Owner	Support	Success measure
Days 1–14	Complete the master inventory and missing-item list.	Margaret + concierge	Recent statements and workbook	All major categories accounted for
Days 1–21	Reconcile open medical bills with EOBs and record follow-up.	Margaret + concierge	Provider and insurer contacts	Tracker shows status and next step
Days 15–30	Schedule estate review and hold family coordination meeting.	Margaret	Attorney and Anne	Appointments completed or booked
Days 31–45	Confirm beneficiaries and create digital recovery plan.	Margaret + Anne	Advisor and secure password tool	Dated confirmations and instructions
Days 46–60	Name backup contact and prepare insurance summary.	Margaret	Concierge and insurance professional	Updated support-team record
Days 61–90	Draft downsizing budget and review completed actions.	Margaret + concierge	Housing estimates and checklist	Transition worksheet completed

First appointment agenda

- Collect statements and record institution, account type, ownership, purpose, and document location.
- Mark each missing item as locate, update, create, or discuss.
- Schedule the estate attorney review before the session ends.
- Choose the date for the family conversation.

Progress check

Conduct a brief review at day 30 and day 60. Adjust timing when needed, but keep the high-priority outcomes visible.

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Next Review

Confirm decisions, measure progress, and maintain the system

Review item	Sample follow-up
Next formal review	December 2026
Score target	44 or higher out of 55
Documents expected	Master inventory, medical billing tracker, attorney review summary, beneficiary confirmation list, digital access instructions
Primary outcome	Anne can follow the emergency plan without searching through scattered records.
Annual review month	September

Questions for the next review

- Which actions were completed, delayed, or changed?
- Did any account, professional, address, health need, or family role change?
- Does the support plan still preserve Margaret's independence and privacy?
- What is the next smallest action that would create meaningful relief?

Sample acknowledgement

I understand that this sample report is an organizational and educational illustration. A real report would be based on information I provide and would not replace advice from qualified legal, tax, investment, insurance, medical, or other professionals.

Client signature	Date	Concierge signature	Date

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