



CHECKLIST

Is Your Financial Strategy Fragmented?

A Self-Assessment for Executives & Business Owners

As your financial life becomes more complex, coordination becomes more critical.

Many successful executives and business owners work with multiple professionals — a CPA, estate attorney, insurance specialist, and investment advisor. Each may be highly competent. Yet without deliberate integration, important details can fall between disciplines.

Fragmentation does not typically appear as a single major mistake. It often shows up as:

- Misaligned tax and investment strategies
- Outdated estate structures relative to asset growth
- Concentrated risk that goes unaddressed
- Delays when implementing key planning decisions

This brief self-assessment is designed to help you evaluate whether your financial strategy is fully coordinated — or operating in silos.

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Use this checklist to uncover whether your wealth strategy is truly integrated — or at risk from disjointed advice.

Section 1: Communication Gaps

- My CPA and financial advisor do not regularly communicate.
- My estate attorney has not reviewed my updated financial accounts or compensation.
- My insurance agent is unaware of changes in my net worth or business interests.
- I am the only point of coordination between all my advisors.

Section 2: Strategic Alignment

- I do not have a unified financial plan that includes tax, estate, investment, and insurance strategies.
- I've received conflicting recommendations from different professionals.
- I'm unsure whether my estate documents reflect recent tax law changes or asset growth.
- My investment strategy hasn't been reviewed in the context of my long-term goals.

Section 3: Execution Risk

- I've experienced delays or confusion when implementing key strategies.
- I don't have a central dashboard or reporting tool showing my full financial picture.
- Beneficiary designations or trust ownerships haven't been reviewed recently.
- I have access to up-to-date dashboards or reporting tools.
- I don't have regular reviews where all key professionals are present.

If You Checked 4 or More Boxes...

You may be exposed to significant planning inefficiencies or risk. Integrated wealth management can close the gaps and align all parts of your financial life.

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Interpreting Your Results

If you checked several items, it may indicate areas where coordination and alignment could be strengthened.

Fragmentation does not necessarily mean poor advice. Often, it reflects growth. As assets expand and complexity increases, strategies that once worked independently may benefit from structured integration.

An integrated wealth approach typically includes:

- Centralized oversight across disciplines
- Coordinated tax, estate, and investment strategy
- Structured communication between advisors
- Clear implementation accountability
- Periodic cross-disciplinary review meetings

For executives and business owners navigating increasing complexity, structured coordination can reduce inefficiencies and improve clarity across decision-making.

Strategic Coordination Review

Avion Wealth offers a **complimentary Strategic Coordination Review** for executives and business owners seeking an integrated perspective.

This discussion is educational in nature and designed to evaluate whether your current advisory structure reflects the complexity of your financial life.

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