



21 Point CHECKLIST

WHY DO YOU NEED THE 21-POINT CHECKLIST?

- 1 The Consumer Financial Protection Bureau said information found in the 21-Point Checklist and resources like it are essential for everyone to have.¹
- 2 The U.S. Treasury said that tools like the 21-Point Checklist can help close the gap Americans face in understanding the resources available to them.²
- 3 A leading research study (Harris Interactive) found that 86% of Americans would benefit from having information a personalized 21-Point Checklist makes available to you.³
- 4 Studies reviewed by the Library of Congress found that though many Americans believed they knew what benefits they qualified for... almost none were aware of the benefits covered by the 21-Point Checklist.⁴
- 5 Empirical research pursuant to the Dodd-Frank Act Section 917 finds that the kind of information available through the 21 Point Checklist is essential to the middle and upper-middle class American.⁵
- 6 The Securities Exchange Commission (SEC) report found that the specific examples and simple illustrations of benefits like those shown in the 21-Point Checklist are essential to every American.⁶
- 7 The same SEC report found that the clear, timely and easily accessible information available in resources like the 21-Point Checklist are exactly what everyone needs to navigate the public, private and personal decisions when it comes to their finances and health.⁴

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There are legal, governmental and personal documents available to you free of charge that could qualify you for additional benefits, tax savings, Medicare savings and Identity Protection.

WHAT HAS CHANGED SIGNIFICANTLY IN THE LAST 5 YEARS?

- 1 Privacy laws have eroded our ability to protect our personal affairs
- 2 Tax laws have become even more complicated... hiding easy to do tax reductions from the average tax payer
- 3 Health insurance and medical coverage has become a complicated and arduous endeavor
- 4 Banks and Financial institutions have instituted actions to protect themselves... things that can actually hurt the unknowing customer



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303.681.0113 ■ MONDAY - FRIDAY: 9 AM - 5 PM

Study by Richard Coudra, Consumer Financial Protection Bureau; FINRA Investor Education Foundation; May 2013; Financial Capability in the United States, Reports of finding from the 2012 National Financial Capability Study by Cyrus Amir-Mokri, United States Department of the Treasury; FINRA Investor Education Foundation; May 2013; Financial Capability in the United States, Reports of finding from the 2012 National Financial Capability Study FINRA Investor Education Foundation; May 2013; Financial Capability in the United States, Reports of finding from the 2012 National Financial Capability Study Section 917 of the Dodd-Frank Wall Street Reform and Consumer Protection Act; A Study Regarding Financial Literacy Among Investors by the Staff of the US Securities and Exchange Commission; August 2012 Public Comment and Empirical Research Pursuant to Dodd-Frank Act Section 917(a)(2)-(4) A Study Regarding Financial Literacy Among Investors by the Staff of the US Securities and Exchange Commission; August 2012 Empirical Research Pursuant to Dodd-Frank Act Section 917(a)(2)-(4) A Study Regarding Financial Literacy Among Investors by the Staff of the US Securities and Exchange Commission; August 2012