

GUMPS CHECKLIST

Preparing for Life's Most Important Landing

"Every takeoff is optional. Every landing is mandatory."

One of the greatest lessons aviation has taught me is that success isn't measured by how well you take off—it's measured by how well you land.

As pilots prepare for landing, the workload increases. Airspeed, altitude, weather, traffic, and the airplane itself all demand attention. Even experienced pilots can overlook something important if they become distracted.

That's why pilots use a simple but powerful landing checklist known as **GUMPS**.

It takes less than a minute to complete, yet it has prevented countless accidents.

Life deserves the same discipline.

Whether you're approaching retirement, preparing your estate, protecting your family, or simply evaluating where you are

today, pause for a few moments and run your own GUMPS checklist.

After all...

One day, every one of us will reach the end of our runway.

G – GAS

Aviation

Before landing, the pilot confirms there is sufficient fuel remaining and that the proper fuel tank has been selected.

Many accidents have occurred not because the airplane failed—but because the pilot failed to manage the fuel.

Life Application

Fuel is what keeps us moving forward.

In life, our fuel isn't simply money. It's our health, relationships, faith, purpose, attitude, and financial resources.

Without the proper fuel, it's difficult to finish the journey well.

Personal Checklist

- ☐ Am I taking care of my physical health?
- ☐ Am I taking care of my emotional and spiritual well-being?
- ☐ Do I have sufficient financial resources for retirement?
- ☐ Have I built an emergency reserve?
- ☐ Am I investing enough time in the people I love?
- ☐ Am I living with purpose rather than simply staying busy?

☐ What truly fuels my happiness?

Ask Yourself

Am I fueling the life I truly want—or simply keeping the engine running?

U – UNDERCARRIAGE

Aviation

Before landing, the landing gear must be lowered and locked.

Without a solid foundation, even a perfect landing can become a disaster.

Life Application

Every family needs a strong foundation.

Your legal documents, financial organization, and planning become the landing gear that supports your family when life changes unexpectedly.

Personal Checklist

- ☐ Is my will or trust current?
- ☐ Have I named powers of attorney?
- ☐ Have I completed healthcare directives?
- ☐ Are my beneficiary designations current?
- ☐ Are important documents organized?
- ☐ Does my spouse or family know where everything is located?
- ☐ Have I completed my Beyond the Runway Organizer?

Ask Yourself

If today became an unexpected landing, is my family's foundation secure?

M – MIXTURE

Aviation

Pilots adjust the fuel-air mixture to ensure the engine performs efficiently during landing.

Too rich or too lean affects performance.

Balance is everything.

Life Application

Life also requires balance.

Too much work...

Not enough family.

Too much saving...

Not enough living.

Too much worry...

Not enough gratitude.

A meaningful life isn't about having more.

It's about maintaining the right mixture.

Personal Checklist

- ☐ Am I balancing work and family?
- ☐ Am I balancing saving with enjoying life?
- ☐ Am I caring for my health as much as my finances?
- ☐ Have I made time for relationships?
- ☐ Am I creating memories—not just accumulating possessions?
- ☐ Do my daily priorities reflect what matters most?

Ask Yourself

If someone looked at my calendar, would they know what I truly value?

P – PROPELLER

Aviation

Before landing, the propeller is placed in the proper position to provide maximum control and responsiveness.

The airplane is prepared for its final phase of flight.

Life Application

Preparation creates confidence.

The best time to prepare is before you need the plan.

Personal Checklist

- ☐ Have I reviewed my retirement income plan?
- ☐ Have I evaluated my insurance coverage?
- ☐ Have I planned for long-term care?
- ☐ Are my passwords and digital assets organized?
- ☐ Have I discussed my wishes with my family?
- ☐ Have I met with my attorney, CPA, financial advisor, and insurance professional recently?
- ☐ Am I prepared for life's unexpected changes?

Ask Yourself

If tomorrow looked completely different than today, would I be ready?

S – SEATBELTS

Aviation

Before every landing, the pilot confirms that everyone on board has their seatbelt securely fastened.

No one hopes for a rough landing.

But everyone prepares for one.

Life Application

The people traveling through life with you deserve that same preparation.

The greatest gift you can leave your family isn't simply wealth.

It's clarity.

It's preparation.

It's confidence.

Personal Checklist

- ☐ Have I talked openly with my spouse or family about my wishes?
- ☐ Do they know where important documents are kept?

- ☐ Have I completed my Beyond the Runway Organizer?
- ☐ Would they know who to call for financial, legal, tax, or insurance questions?
- ☐ Have I documented passwords and digital accounts?
- ☐ Have I explained not only what I own—but why?
- ☐ Have I shared the values, lessons, and faith I hope to leave behind?
- ☐ Would my family feel prepared instead of overwhelmed?

Ask Yourself

If today became an unexpected landing, would those I love be securely "buckled in"?

FINAL APPROACH

I've often said that aviation is one of life's greatest classrooms.

Pilots don't use checklists because they expect something to go wrong.

They use them because they understand something about human nature:

Even experienced people forget things.

The checklist isn't a sign of weakness.

It's a sign of wisdom.

Life deserves the same attention.

Whether you're thirty-five or eighty-five...

Whether you're building wealth or distributing it...

Whether you're just beginning your journey or approaching retirement...

Run your GUMPS checklist regularly.

Small adjustments today can prevent major problems tomorrow.

GUMPS QUICK REVIEW

G — Gas

Fuel what matters most—your health, finances, relationships, faith, and purpose.

U — Undercarriage

Build a strong legal and financial foundation before it's needed.

M — Mixture

Keep your life balanced. Success means little without health, family, and purpose.

P — Propeller

Prepare before life demands it. Confidence comes from preparation.

S — Seatbelts

Protect the people traveling through life with you by leaving them prepared, informed, and confident.

Every pilot knows that a safe landing begins long before the airplane reaches the runway.

The same is true in life.

The decisions you make today determine how smoothly tomorrow unfolds.

When your journey eventually reaches the end of its runway, your greatest achievement won't be measured by the size of your bank account or the titles you've held.

It will be measured by the lives you touched...

The family you prepared...

The legacy you left...

And the people who were able to continue their own journey because you cared enough to make sure their seatbelts were fastened.

Who is at the end of your runway?