

Total Wealth Plan

The *Total Wealth Plan* is a comprehensive, personalized financial check-up that helps you organize and manage important financial decisions more simply and profitably.

The check-up starts with a review of your current financial situation. It then provides a concise, but thorough set of recommendations... pointing out how you may be overpaying taxes and other financial expenses such as interest, commissions, and insurance costs. The review then goes on to give keen insight about your investments, how to meet college and retirement funding requirements, as well as addressing all other financial matters of concern.

In order to determine if the *Total Wealth Plan* will be beneficial to you, we review the completed questionnaire with you during an initial meeting that is no cost, and with no obligation to use our services. The initial meeting helps us to diagnose your current financial situation and provide you a personalized introduction to the complete array of financial and investment advisory services we can provide.

If you should decide to use our services, we will prepare the written *Total Wealth Plan* for you with follow-up discussion meetings included. Our compensation for the comprehensive written review, which includes recommendations and follow-up meetings, will be discussed in advance. However, you are not obligated to proceed further after the free initial meeting. Also, the fact that this review comes with a complete satisfaction guarantee is nice news too.

We hope you will consider becoming a new client and tell your associates and friends about our services as well!

Sincerely,

Total Wealth Planning

How to Get Started

Getting started starts with getting to know each other. You need to know whether we are the right fit for you, and we need to determine whether we can add enough value and meet your expectations for reaching your goals and objectives. To do this, we offer you a no cost, no obligation introductory meeting. In order to make this meeting most productive and beneficial, we recommend that you complete our Total Wealth Plan Questionnaire.

Total Wealth Plan Questionnaire

Our proprietary *Total Wealth Plan* is an on-going process we developed to provide you a concise and understandable comprehensive review of your entire financial situation. By evaluating each financial decision as part of a comprehensive whole, you are made aware how each decision impacts other areas of your finances. This is important for you to gain a perspective about how your short-term and long-term decisions influence your particular financial journey. In turn, you are able to prioritize and implement the very best solutions and strategies for achieving your specific goals and objectives, and to monitor your progress along the way.

By gathering your data and completing *The Total Wealth Plan Questionnaire*, we can more easily streamline the process, identify where you stand with your finances today, and pinpoint areas of opportunity for you to make improvements so that you can achieve your life goals.

Please Note:

In order for you to derive the most benefit from your introductory, no obligation meeting with us, it is preferable, but not required, if you would complete and provide us this questionnaire in advance of your scheduled meeting.

Personal Information

Your Name _____

U.S. Citizen? Yes No Previously Married? Yes No

Home Address _____

Home Phone _____ Home E-mail _____

Employer _____ How Long _____

Occupation _____ Work E-mail _____

Work Phone _____ Birth Date _____

Preferred Method of Communication _____

Spouse Name _____

U.S. Citizen? Yes No Previously Married? Yes No

Employer _____ How Long _____

Occupation _____ Work E-mail _____

Work Phone _____ Birth Date _____

Home E-mail _____

Vacation Home Address: _____

Wedding Date: _____

Dependent Children

Name _____ Birth Date _____

Name _____ Birth Date _____

Name _____ Birth Date _____

Name _____ Birth Date _____

Current Plan Status

CASH FLOW MANAGEMENT

Do you have a spending plan or budget?	Yes	No	Don't Know
Do you feel that better cash flow planning would be helpful?	Yes	No	Don't Know
Would you have sufficient income to survive loss of employment?	Yes	No	Don't Know

MORTGAGE & OTHER DEBT MANAGEMENT

Do you own your home?	Yes	No	Don't Know
Do you know whether you should payoff your mortgage?	Yes	No	Don't Know
Are you paying extra towards your mortgage?	Yes	No	Don't Know
Do you know if you should refinance your home mortgage?	Yes	No	Don't Know
Do you intend to move and buy another home now or at retirement?	Yes	No	Don't Know
Do you have a home equity line of credit?	Yes	No	Don't Know
Do you pay off credit card balances monthly to avoid costly interest?	Yes	No	Don't Know

TAX REDUCTION PLANNING

Are you disturbed about the amount of taxes you pay?	Yes	No	Don't Know
Are you actively utilizing tax strategies to reduce your tax liability?	Yes	No	Don't Know
Do you perform year-round tax planning besides tax preparation?	Yes	No	Don't Know
Are you satisfied with the preparation of your income tax returns?	Yes	No	Don't Know
Do you know if, how, or when is best to convert an IRA to a Roth IRA?	Yes	No	Don't Know

INVESTMENT MANAGEMENT

Do you self-manage your investments?	Yes	No	Don't Know
Do you know how much you are paying in commissions and fees?	Yes	No	Don't Know
Is your portfolio safe from a stock and bond market crash?	Yes	No	Don't Know
Does your portfolio protect you from inflation?	Yes	No	Don't Know
Does your portfolio match your risk tolerance?	Yes	No	Don't Know
Have you selected the best 401k investment options?	Yes	No	Don't Know
Do you know what return and risk to expect for your investments?	Yes	No	Don't Know
Do you know the costly disadvantages of annuities and certain insurance?	Yes	No	Don't Know

RISK MANAGEMENT/INSURANCE PLANNING

Have you had an entire insurance review within the past 12 months?	Yes	No	Don't Know
Do you think you are paying too much for insurance?	Yes	No	Don't Know
Are you adequately insured against becoming disabled?	Yes	No	Don't Know
Is your family protected in the event of your premature death?	Yes	No	Don't Know

EMPLOYMENT BENEFITS

Are you aware of all of your company benefits?	Yes	No	Don't Know
Do you know when it is better to use group or individual insurance?	Yes	No	Don't Know
Do you have stock options or any other key employee compensation?	Yes	No	Don't Know
Do you plan on changing jobs or switching careers?	Yes	No	Don't Know
Does your company provide retiree health insurance benefits?	Yes	No	Don't Know

BUSINESS OWNERSHIP PLANNING

Do you know the four stages of a business and how to transition them?	Yes	No	Don't Know
Do you use all of the tax reduction methods available for your business?	Yes	No	Don't Know
Do you have a written business plan being executed and kept current?	Yes	No	Don't Know
Is your business planning coordinated with your personal planning?	Yes	No	Don't Know
Will you be starting or acquiring a business in the future?	Yes	No	Don't Know
Will you be selling your business in the future?	Yes	No	Don't Know
Do you know the value of your business and how to increase it?	Yes	No	Don't Know
Have you done planning for future business transition/succession/exit?	Yes	No	Don't Know

COLLEGE PLANNING

Do you have children requiring college funding?	Yes	No	Don't Know
Do you know your Expected Family Contribution and how to lower it?	Yes	No	Don't Know
Are you saving sufficient money for your children's college education?	Yes	No	Don't Know
Are your accounts titled properly to be more eligible for scholarships?	Yes	No	Don't Know
Are there grandchildren or others you want to help educate?	Yes	No	Don't Know
Are you willing to delay retirement to fund children's college education?	Yes	No	Don't Know

RETIREMENT PLANNING

Are you retired or planning on retiring soon?	Yes	No	Don't Know
Do you know at what age you want to retire?	Yes	No	Don't Know
Do you know at what age you can afford to retire?	Yes	No	Don't Know
Would your retirement portfolio survive a long-term care event?	Yes	No	Don't Know
Do you know how to avoid the taxation of a retirement plan rollover?	Yes	No	Don't Know
Do you know when and how to apply for Social Security and Medicare?	Yes	No	Don't Know
Are your retirement plan beneficiary designations correct?	Yes	No	Don't Know
Do you know how to avoid penalties for early retirement withdrawals?	Yes	No	Don't Know

ESTATE PLANNING

Do you have wills, power of attorneys, living wills, and trusts?	Yes	No	Don't Know
Have you protected your assets from costly taxation and lawsuits?	Yes	No	Don't Know
Have your estate documents been reviewed within the past 3 years?	Yes	No	Don't Know
Does your beneficiary designations and account titles properly coordinate with your estate planning documents?	Yes	No	Don't Know
Are you expecting any inheritance money?	Yes	No	Don't Know

COMPREHENSIVE WEALTH PLAN

Do you feel you need better overall financial organization?	Yes	No	Don't Know
Do you know the difference between a fee-only, fee based advisor, and commission advisor?	Yes	No	Don't Know
Are you aware of the term fiduciary and how it applies to advisors?	Yes	No	Don't Know
Do you have a coordinated, integrated financial plan?	Yes	No	Don't Know
Have you set specific goals and objectives for both now and the future?	Yes	No	Don't Know
Are you concerned about your financial future?	Yes	No	Don't Know

Planning Goals, Objectives and Concerns

All planning should begin and end with your personal considerations and goals. To help us better understand yours, please number the following in order of their importance to you, with (1) indicating the greatest importance. There are 14 items. If any are of little or no value or simply do not apply then leave them numberless.

- _____ Maintaining a comfortable lifestyle through my/our retirement years
- _____ Minimizing income and capital gains tax
- _____ Planning for a business transfer and succession
- _____ Saving for my own retirement
- _____ Saving for my children's college education
- _____ Protecting my family's assets from creditors and litigation
- _____ Supporting my interests in and commitments to charitable causes
- _____ Generating adequate cash flow to operate and grow my business
- _____ Optimize the use of borrowing to maximize my/our net worth
- _____ Diversifying a concentrated stock position or stock options
- _____ Ensuring that family members with special needs are well cared for
- _____ Creating a legacy that will keep my children and grandchildren productive
- _____ Paying down debt
- _____ Delaying retirement to fund your children's college education?

What other important wealth plan concerns, goals, or objectives do you have?

1.

2.

3.

Cash Flow/Tax Planning Worksheet

Knowing where your money goes towards paying expenses and taxes is the very essence of successful wealth plan.

Annual Income	You	Spouse
Employment Income	_____	_____
Rental Income	_____	_____
Pension Income	_____	_____
Social Security	_____	_____
Other:	_____	_____
Total Gross Income:	_____	_____

Annual Expenses	
Federal Taxes	_____
State Taxes	_____
Group Employer Benefits	_____
Residence Mortgage #1	_____
Residence Mortgage #2	_____
Home Equity Line of Credit	_____
Real Estate Taxes	_____
Home Repair/Maintenance	_____
Home Owners Insurance	_____
Life Insurance Premiums (not group)	_____
Health Insurance Premiums (not group)	_____
Disability Insurance Premiums (not group)	_____
Automobile Insurance	_____
Alimony / Child Support	_____
Tuition / Education Expenses	_____
Groceries	_____
Gas / Electric / Water	_____
Telephone / Cellular	_____
Cable / Internet	_____
Clothing / Dry-cleaning	_____
Personal Loans	_____
Medical / Rx / Dental (out of pocket)	_____
Car /Lease Payments	_____
Gas / Public Transportation	_____
Auto Repair / Maintenance	_____
Gifts for Relatives	_____
Charitable Contributions / Donations	_____
Vacation / Travel	_____
Dining Out / Entertainment	_____
Other Expenses	_____
Total Annual Living Expenses	_____

Annual Savings	
College Savings	_____
Retirement Plan Contributions	_____
Roth IRA Contributions	_____
Traditional IRA Contributions	_____
General Savings	_____
Total Annual Savings	_____

Net Cash Flow _____

Total gross income minus total deductions / expenses / savings

Balance Sheet Planning Worksheet

Your Balance Sheet is a snapshot of what you own and what you owe as of a particular date with the net difference showing what your worth in terms of dollars. *Please provide us a most recent account statement for your investments to review the full details.*

ASSETS

Cash Equivalents

Cash _____
Checking & Savings _____
Money Market _____
Certificates of Deposit _____
Other _____

Investment Assets

401k and 403b _____
Traditional IRA's _____
Retirement/Pension _____
Roth IRA's _____
Taxable Accounts _____
529 College Accounts _____
Annuities _____
Cash Value – Life Insurance _____

Other Assets

Residence _____
Date Purchased: _____
Vacation - 2nd home _____
Date Purchased: _____
Rental Real Estate _____
Business Value _____
Automobile #1 _____
Automobile #2 _____
Automobile #3 _____
Personal Property _____
Other _____

TOTAL ASSETS _____

LIABILITIES

Primary Mortgage _____
Second Mortgage _____
2nd Home Mortgage _____

Line of Credit _____

Automobile Loans _____

Student Loans _____

Credit Cards _____

Personal Loans _____

Other _____

Rental Real Estate Mortgage _____

TOTAL LIABILITIES _____

NET WORTH _____

