

Wealth Management

Organize · Analyze · Prepare

“ Go confidently in
the direction of your dreams.
Live the life you have imagined. ”

- Henry David Thoreau

Our Approach

Are Your Plans Keeping up with Your Dreams?

As your financial advocate, we take the time to understand what you want out of life and how you feel about your wealth. We will help guide you along your financial journey. By talking with you about your life and your goals we can assess any changes that need to occur in your financial strategy.

We organize all of your personal and family financial information in one place. Our years of experience are coupled with a comprehensive approach and sophisticated technology. We consolidate your information and present it in a way that is easy to understand and available any time, day or night.

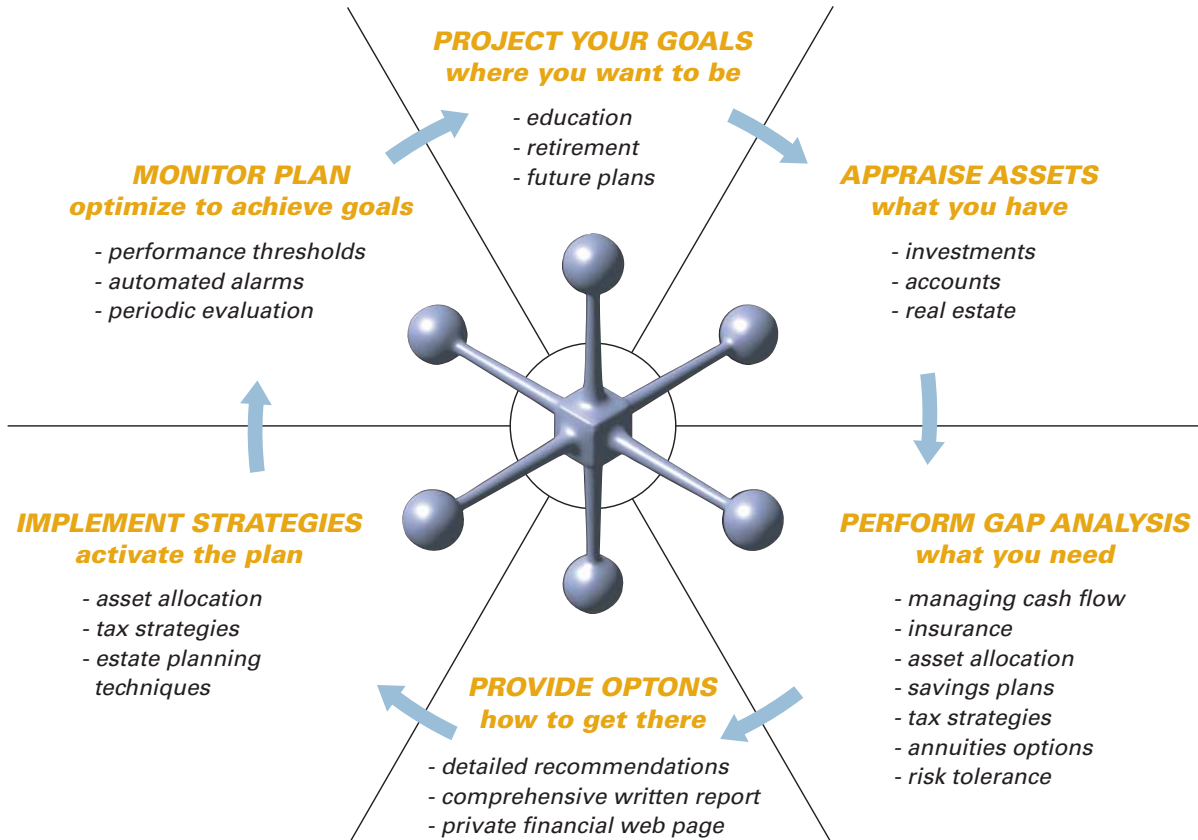
***Allowing YOU to make the
right decisions for you
and your family.***

***Allowing you to
live your life...
and give life
to your dreams.***

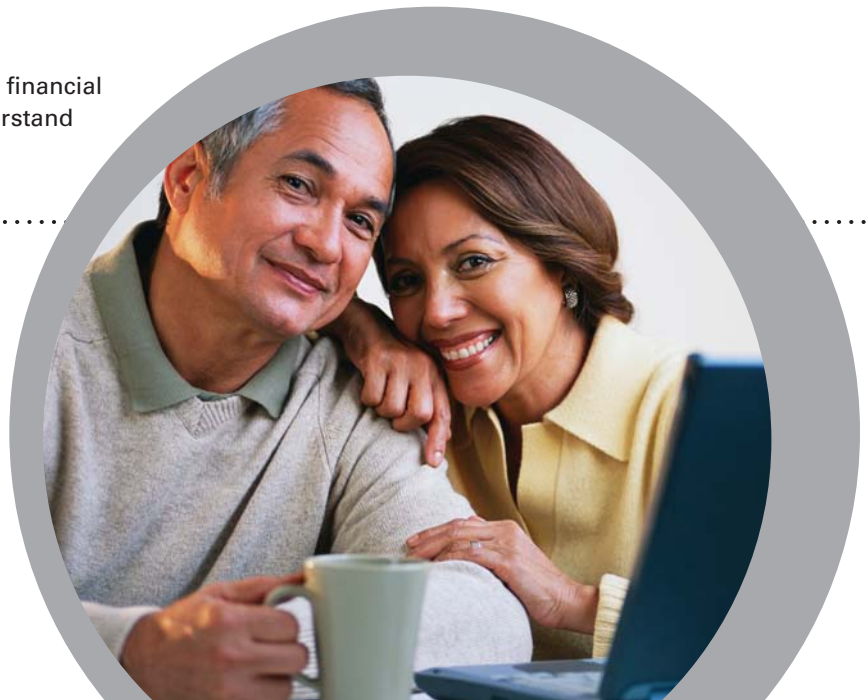


Our Process

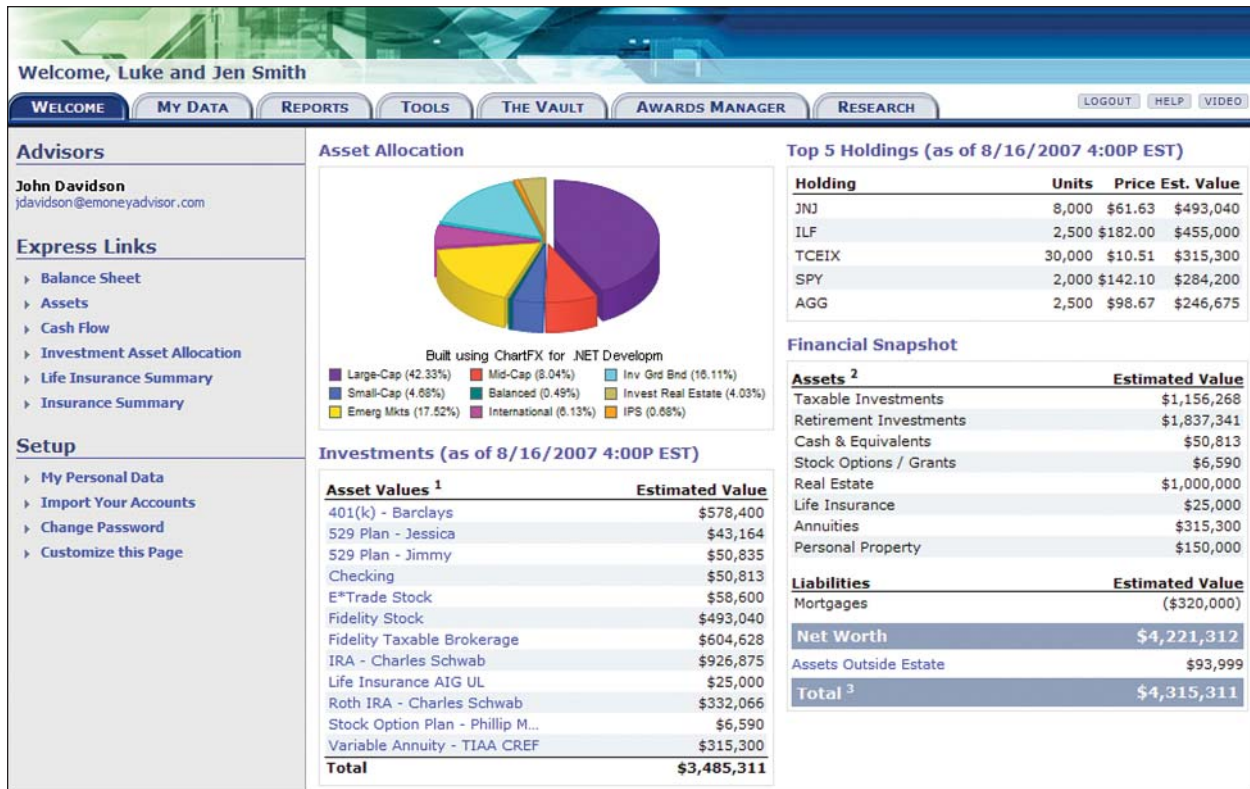
We start and end with your dreams. Once we know what you want out of life – for yourself and your family – we evaluate where you are relative to your financial goals. We can then recommend strategies to get you where you want to be and deliver a written financial plan. And should you choose, we can help you implement the recommendations. We watch over your plan so that you can live your life. We continually monitor your financial situation to ensure that you remain on track to achieve your financial goals. Your goals remain the centerpiece of our recommendations and strategies.



Our process ensures that your financial world is organized, easy to understand and always accessible to you.



Design



Deeper Insights

Traditional wealth management firms typically report static information – showing a snapshot of a moment in time. We update account values nightly so that our analysis reflects current market conditions. In addition, many net worth calculations simply subtract Liabilities from Assets. We go a step further. We include a Protection and Cash Flow analysis in the same view. This facilitates more meaningful insights and allows us to “stress test” our recommendations and strategies.

Monitoring Your Progress

Our global, up-to-date view of your financial world can help improve overall performance, minimize the impact of debt and taxes and enhance your lifestyle. With your goals as a centerpiece of the process, the ample reports we provide will have true meaning and life. We will monitor your progress towards your goals, giving you the kind of security you deserve.

Without Lifting a Finger

We anticipate, alert and remind you of the financial factors that may impact your ability to achieve your goals. This relieves you of a tremendous organizational burden allowing you to focus your energies on what matters most in your life.



Welcome, Luke and Jen Smith

WELCOME MY DATA REPORTS TOOLS THE VAULT AWARDS MANAGER RESEARCH LOGOUT HELP VIDEO

Choose a Report: Balance Sheet < Prev As of Today Next >

Balance Sheet | At Death | Out of Estate | Trusts & Other Entities | Net Worth Statement | Net Worth History

Balance Sheet

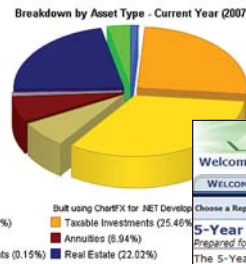
Prepared for Luke and Jen Smith

The Balance Sheet shows the value of your assets and liabilities, and your net worth.

Assets	Luke	Jen	Joint - ROS	Total
Checking	--	--	\$50,813	\$50,813
IT Trade Stock	--	--	\$58,600	\$58,600
Fidelity Stock	\$493,040	--	--	\$493,040
Fidelity Taxable Brokerage	--	--	\$604,628	\$604,628
401(k) - Barclays	\$578,400	--	--	\$578,400
ISA - Charles Schwab	\$926,875	--	--	\$926,875
Roth IRA - Charles Schwab	--	\$332,066	--	\$332,066
Variable Annuity - TIAA CREF	--	\$310,300	--	\$310,300
Life Insurance AGU	--	--	\$25,000	\$25,000
Stock Option Plan - Phillip Morris	\$6,590	--	--	\$6,590
1001 B. Hector St	--	--	\$650,000	\$650,000
Maine - Undeveloped Land	--	\$350,000	--	\$350,000
Home furnishing, art, jewelry, etc	--	--	\$150,000	\$150,000
Total Assets:	\$2,004,905	\$997,366	\$1,539,041	\$4,541,312

Liabilities	Luke	Jen	Joint - ROS	Total
Home Mortgage	--	--	(\$320,000)	(\$320,000)
Total Liabilities:	\$0	\$0	(\$320,000)	(\$320,000)

Total Net Worth: **\$2,004,905** **\$997,366** **\$1,219,041** **\$4,221,312**



A comprehensive view of your finances helps you identify gaps and prepare for your future.

5-Year Cash Flow details your inflows and outflows in 5 year increments.

Welcome, Luke and Jen Smith

WELCOME MY DATA REPORTS TOOLS THE VAULT AWARDS MANAGER RESEARCH LOGOUT HELP VIDEO

Choose a Report: Cash Flow 5-year Detail < Prev 5 Years First Year Next 5 Years >

5-Year Cash Flow

Prepared for Luke and Jen Smith

The 5-Year Cash Flow report illustrates your Income, Investments, and Expenses to show you the effect of your spending and savings levels on your portfolio and retirement assets.

	2007	2008	2009	2010	2011
Portfolio Asset Balances (Beginning of Year)					
Taxable Investments	1,156,268	1,166,515	1,181,425	1,201,782	1,222,715
Retirement Accounts	1,837,341	1,975,732	2,123,681	2,281,822	2,450,633
Cash Accounts	50,813	50,813	50,813	50,813	50,813
Annuity Accounts	319,200	333,974	357,151	380,116	404,287
Insurance Accounts	25,000	25,813	26,622	27,518	28,412
Stock Options / Grants	6,590	0	0	0	0
Total Portfolio Asset Balances (Beginning of Year)	3,391,312	3,554,447	3,739,722	3,942,051	4,157,330
Cash Inflows					
Salary					
Salary	135,000	139,388	143,918	148,595	153,424
Annuity Income					
Variable Annuity - TIAA CREF - Annuitized	0	0	0	0	0
Stock Options / Grants Sale	17,822	38,296	41,140	44,196	23,740
Investment Income	41,428	40,647	40,014	39,496	38,870
Total Cash Inflows	194,250	218,351	225,072	232,287	216,034
Cash Outflows					
Living Expenses	142,000	146,616	151,382	156,301	161,380
Education Expenses					
Jessica's Education	0	0	0	0	48,876
Jimmy's Education	0	0	22,588	23,717	24,928
529 Plan Withdrawals	0	0	(22,588)	(23,717)	(7,779)
Stock Options / Grants Purchase	10,000	21,250	21,250	21,250	11,250
Cash Gifts / Transfers	10,000	10,000	5,000	5,000	0
Insurance Premiums	6,000	6,000	6,000	6,000	6,000
Taxes	60,916	64,066	65,527	67,419	69,382
Other Expenses					
Art Collection Purchases	20,000	20,650	21,321	22,014	22,729
Jessica's Wedding	0	0	0	0	0
Planned Savings	13,500	13,939	14,392	14,850	15,342
Total Cash Outflows	262,416	282,521	284,872	292,844	284,063
Total Inflows	194,250	218,351	225,072	232,287	216,034
LESS: Total Outflows	(262,416)	(282,521)	(285,349)	(292,410)	(284,063)
EQUALS: Net Cash Flow	(68,166)	(64,170)	(60,277)	(61,123)	(68,049)
2007	3,391,312	3,554,447	3,739,722	3,942,051	4,157,330
2008	3,607,448	3,699,709	3,881,032	4,093,608	4,306,916
2009	(68,162)	(64,176)	(60,277)	(61,123)	(68,049)
2010	(29,000)	(19,788)	(18,426)	(17,206)	(15,837)
Total	3,554,447	3,739,722	3,942,051	4,157,330	4,360,340

Welcome, Luke and Jen Smith

WELCOME MY DATA REPORTS TOOLS THE VAULT AWARDS MANAGER RESEARCH LOGOUT HELP VIDEO

Retirement Goal Calculator

This calculator projects the future funds and income available for retirement, as well as the income needed during retirement. It then estimates whether you can expect a shortfall or a surplus of funds. If there is a shortfall, suggestions are made on how to eliminate the shortfall. If there is a surplus, suggestions are made on how you can change savings, risk, or costs, yet still have sufficient funds for retirement.

Projected **shortfall** for this goal is **\$568,997** or **10% underfunded.**

NEED AND FUNDING ANALYSIS

- The projected need for this goal is **\$5,872,397.**
- The projected funding for this goal is **\$5,303,400.**

THIS GOAL MAY BE FULLY FUNDED IF YOU DO ONE OF THE FOLLOWING:

- Decrease Required Retirement Income to **\$188,564.**
- Increase Expected Retirement Income to **\$41,436.**
- Increase Funds Already Saved to **\$2,144,452.**
- Increase Future Annual Contributions to **\$51,375.**
- Increase Pre-Retirement Savings Grow At to **10.540%.**

ASSUMPTIONS

Years Until Retirement: Funds Already Saved:

Years Of Retirement: Future Annual Contribution:

Required Retirement Income: Contributions Grow At:

Expected Social Security & Other Income: Pre-Retirement Savings Grow At:

Income Grows At: Post-Retirement Savings Grow At:

All dollar amount inputs represent amounts in current dollars, not future dollars.

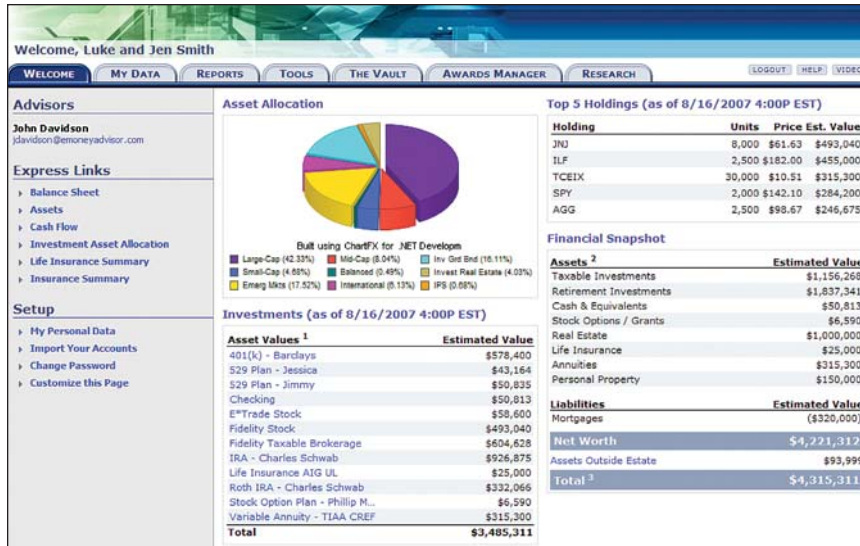
Conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the user. The projected reports are hypothetical in nature and for illustrative purposes only. Deduction of such tax and/or legal advisor before implementing any tax or legal strategies.

You can estimate whether you can expect a shortfall or surplus of funds during retirement. Based on a range of options you can decide how to eliminate a shortfall if necessary. Or, if there's a surplus, change savings, risks or costs, yet still have sufficient funds for retirement.

Invaluable Services

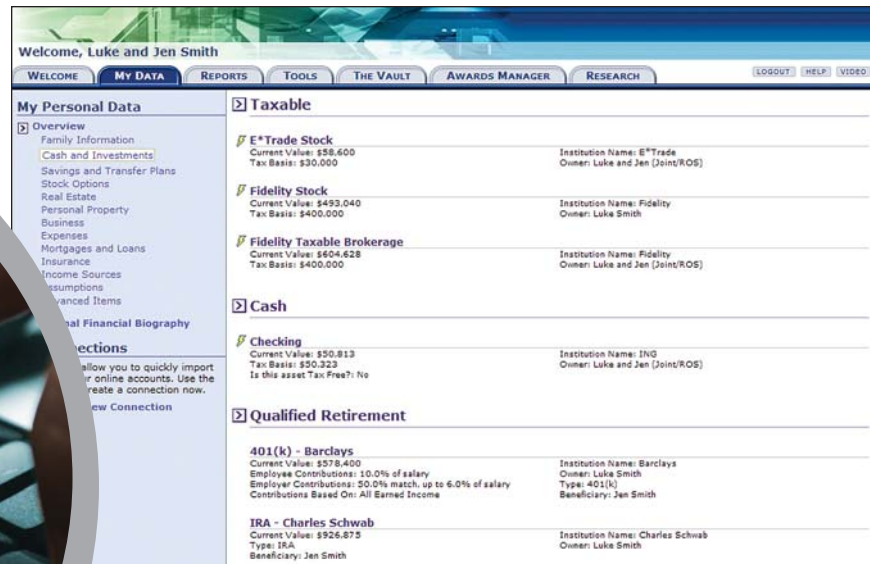
We help make your life easier, both on a daily basis and particularly at a time of crisis. All of your financial information is secure and protected. Unlike online banking, online shopping or bill pay where money can be moved, our system is non-transactionable.

Personal Financial Home Page



Your Personal Financial Home Page is where daily updates of all accounts are in one place – secure, but available to you at any time and from any place with an Internet connection.

Aggregation

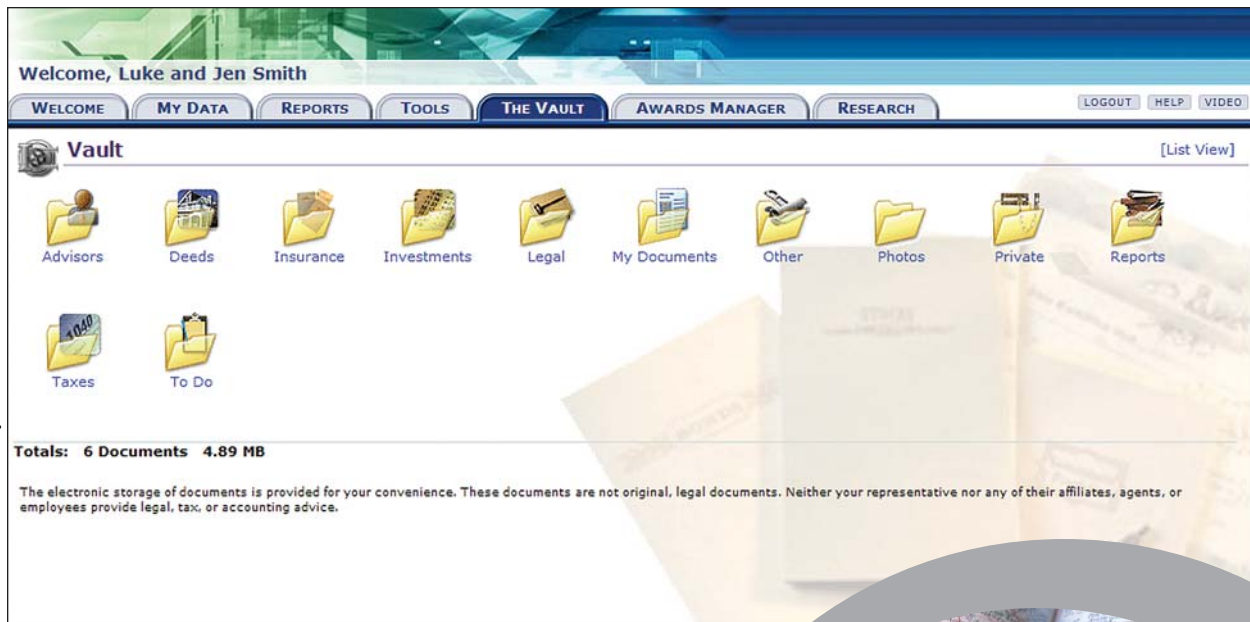


Aggregation provides a consolidated view of your financial world.*

* some limitations apply



The Vault



The Vault is an online secure storage facility that stores and protects valuable personal documents such as wills, trusts, insurance documents and passports in an electronic format. The online Vault can be tremendously useful in times of crisis or natural disaster when hard copies of valuable documents or memorabilia are no longer available.

"I lost my wallet while on a ski trip at Christmas. I was able to access the Vault, and with a copy of my license and a police report, fly home the next day. Losing my wallet could have ruined my trip; instead, it showed me the value of the Vault and having all my personal and financial details in one place."

- Susan T.

"My life changed in an instant when I was seriously injured in a motorcycle accident. Logging onto the system I could get the medical and legal documents I needed from my Vault, right from the hospital. The Vault helped me get immediate access to information that assisted my doctors and my family."

- John H.



FamilyTime Capsule Questionnaire

The FamilyTime Capsule prompts clients to explore their family history in order to create a permanent record of treasured moments for future generations.

The screenshot shows a web application interface for Luke and Jen Smith. The top navigation bar includes 'WELCOME', 'MY DATA', 'REPORTS', 'TOOLS', 'THE VAULT', 'AWARDS MANAGER', and 'RESEARCH'. The 'MY DATA' section is active, showing a sidebar with 'My Personal Data' and 'My Connections'. The main content area is titled 'Family Time Capsule' and contains a list of categories to add to the 2007 Time Capsule: Experiences, Music, People, Friends/Family, Life stages, Family History, and Message To:.

Welcome, Luke and Jen Smith

WELCOME MY DATA REPORTS TOOLS THE VAULT AWARDS MANAGER RESEARCH LOGOUT HELP VIDEO

My Personal Data

Overview

- Family Information
- Cash and Investments
- Savings and Transfer Plans
- Stock Options
- Real Estate
- Personal Property
- Business
- Expenses
- Mortgages and Loans
- Insurance
- Income Sources
- Assumptions
- Advanced Items

Family Time Capsule

The Family Time Capsule is a way to store your personal experiences, stories, etc. Select a topic to add to your current Time Capsule.

2005 2006 2007

Add to 2007 Time Capsule

- Experiences**
- Music**
- People**
- Friends/Family**
- Life stages**
 - How I met you Mom/Dad
 - High school
 - College
 - Hobbies
 - Interests
 - First Job
 - Jobs
 - Children
 - Heroes/Mentors
 - Music
 - Literature
 - Life Lessons
 - Dreams
 - Favorite Places
- Family History**
 - Grandparents
 - Parents
 - Children
 - Cousins
- Message To:**
 - Children
 - Grandchildren
 - Spouse

My Connections

Connections allow you to quickly import data from your online accounts. Use the link below to create a connection now.

Create a New Connection



“What you leave behind is not what is engraved in stone monuments, but what is woven into the lives of others.”

- Pericles

Step Towards Your Dreams

Please complete this Preliminary Client Questionnaire so we can begin to organize, analyze and help you prepare for your financial journey.

Once you have completed the Client Questionnaire, please detach at the perforation and mail it back to us prior to our next appointment. Please mail it to:

Next Appointment
date:
time:
place:

.....

.....

.....

OR

Fax it to:

Preliminary Client Questionnaire

Client Data					
Client Name:	Date of Birth: / /	US Citizen: Y N			
Spouse Name:	Date of Birth: / /	US Citizen: Y N			
Address:					
City:	State:	Zip:			
Home Phone:	Fax:				
Client Cell Phone:	Spouse Cell Phone:				
Client Email:					
Family Data					
Children	Date of Birth	Marital Status			
	/ /	S M Div Sep			
	/ /	S M Div Sep			
	/ /	S M Div Sep			
Property					
Real Estate/ Personal	Current Value	Tax Basis	Pre-Retire Gross Growth	Post-Retire Gross Growth	Owner
Investments					
Type/Institution Name	Current Value	Tax Basis	Pre-Retire Gross Growth	Post-Retire Gross Growth	Owner

(continued on back)

Retirement

Type/ Institution Name	Current Value	Pre-Retire Gross Growth	Post-Retire Gross Growth	Owner	Beneficiary	Employee Contribution	Employer Contribution

Business Assets

Business Name	Base Value	Tax Basis	Pre-Retire Gross Growth	Post-Retire Gross Growth	Owner	Business Type

Insurance

	Life 1	Life 2		Long Term Care	Disability
Policy Number			Policy Number		
Institution Name			Institution Name		
Purchase Date			Purchase Date		
Policy Type			Insured		
Person Insured			Benefit Amount		
Owner			Owner		
Beneficiary			Annual Premium		
Death Benefit			Premium Term		
Cash Value			Premium Payer		
Cash Value Growth Rate			Elimination Period		
Annual Premium			Benefit Period		
Premium Term			COLA		
Premium Payer					
Reinvested At					

Liability

Mortgage/Loans	Institution Name	Current Balance	As of Date	Interest Rate	Loan Term

Salary/Bonus and Social Security

	Annual Amount	Indexed At	Owner	Starts	Ends
Salary/Bonus					
Salary/Bonus					
Social Security					

Expenses

Current	Semi-Retirement	Retirement	Advanced Years	Desired Income in the Event of Death:	
				Client's Death	Spouse's Death

Vault Checklist

The first step in the financial planning process involves evaluating your current financial situation and becoming financially organized. Organizing your important documents and storing them in a secure location makes it easier for you and/or your family members to respond in the event of an emergency or premature death.

As part of our services, we will scan and organize these documents into your own personalized Vault, making them easily accessible to you anywhere there is internet access

Type of Document

<input type="checkbox"/> Legal Documents
<input type="checkbox"/> Wills
<input type="checkbox"/> Deeds
<input type="checkbox"/> Revocable & Irrevocable Trusts
<input type="checkbox"/> Power of Attorney
<input type="checkbox"/> Codicils (Supplements made to a Will)
<input type="checkbox"/> Living Wills/Health Directives
<input type="checkbox"/> Prenuptial Agreements
<input type="checkbox"/> Buy/Sell Agreements
<input type="checkbox"/> Soc. Sec. and/or Veteran's Administration Info
<input type="checkbox"/> Insurance Policies (Life, LTD, Disability, Medical, Car, Property)
<input type="checkbox"/> Medical Records
<input type="checkbox"/> Bank & Investment Statements
<input type="checkbox"/> Pensions, IRAs, Annuities etc...
<input type="checkbox"/> Investment Accounts
<input type="checkbox"/> Stock Options/Certificates
<input type="checkbox"/> Credit Cards
<input type="checkbox"/> Mortgages
<input type="checkbox"/> Loans

<input type="checkbox"/> Tax Returns
<input type="checkbox"/> Information on current and former Employers
<input type="checkbox"/> Titles to Homes, Autos, Boats, etc...
<input type="checkbox"/> Employment Benefits
<input type="checkbox"/> Birth Certificates
<input type="checkbox"/> Drivers Licenses
<input type="checkbox"/> Adoption Papers
<input type="checkbox"/> Marriage License
<input type="checkbox"/> Location of Safe Deposit Boxes & Keys
<input type="checkbox"/> W-2 Forms
<input type="checkbox"/> Pay Stubs
<input type="checkbox"/> Contracts
<input type="checkbox"/> Warranties
<input type="checkbox"/> Pictures
<input type="checkbox"/> Passports
<input type="checkbox"/> Frequent Flyer/ Awards Membership Information
<input type="checkbox"/> Audio Files, Video Clips
<input type="checkbox"/> Miscellaneous Memberships

