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.

PROJECT YOUR GOALS
where you want to be

- education
- retirement
- future plans

APPRAISE ASSETS
what you have

- investments
- accounts
- real estate

PERFORM GAP ANALYSIS
what you need

- managing cash flow
- insurance
- asset allocation
- savings plans
- tax strategies
- annuities options
- risk tolerance

PROVIDE OPTONS
how to get there

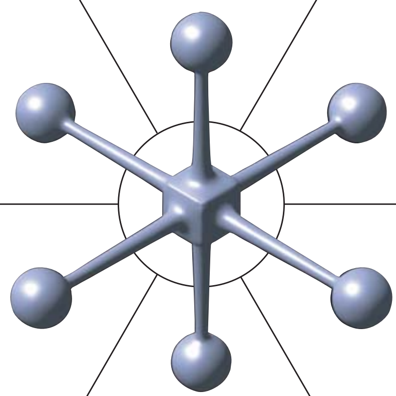
- detailed recommendations
- comprehensive written report
- private financial web page

IMPLEMENT STRATEGIES
activate the plan

- asset allocation
- tax strategies
- estate planning techniques

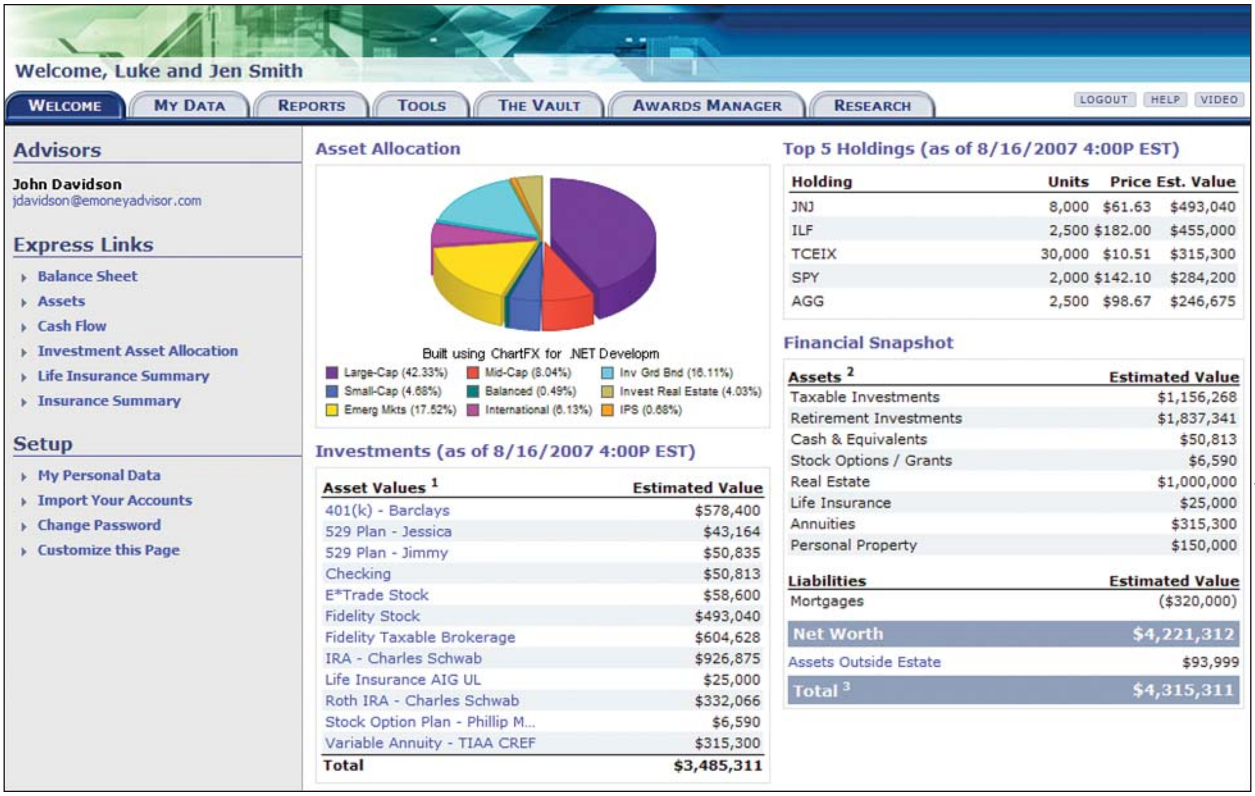
MONITOR PLAN
optimize to achieve goals

- performance thresholds
- automated alarms
- periodic evaluation



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

Design



Deeper Insights

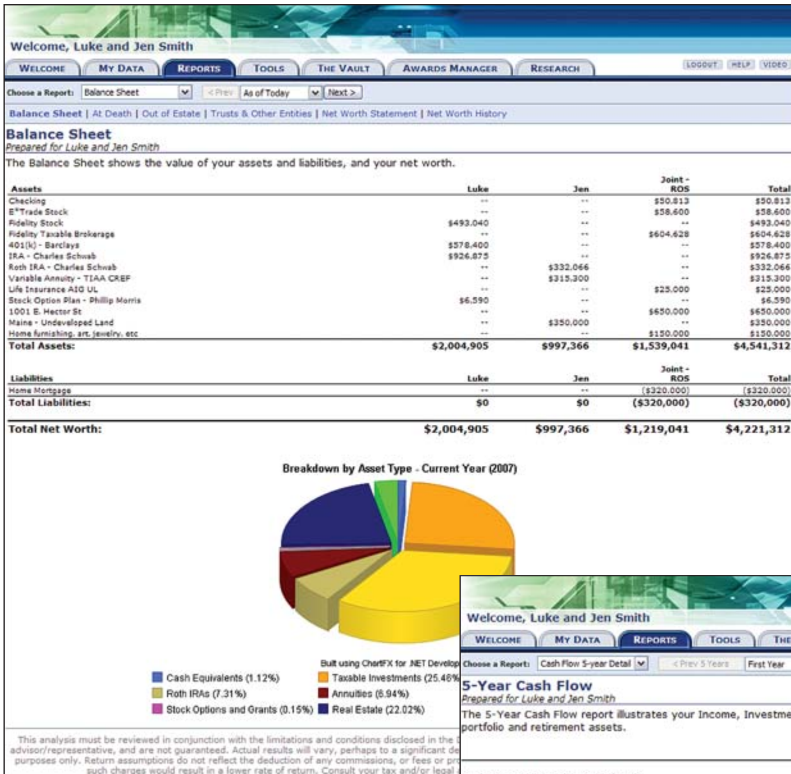
Traditional wealth management firms typically report static information – showing a snapshot of a moment in time. We update account values nightly so that our analysis reflects current market conditions. In addition, many net worth calculations simply subtract Liabilities from Assets. We go a step further. 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

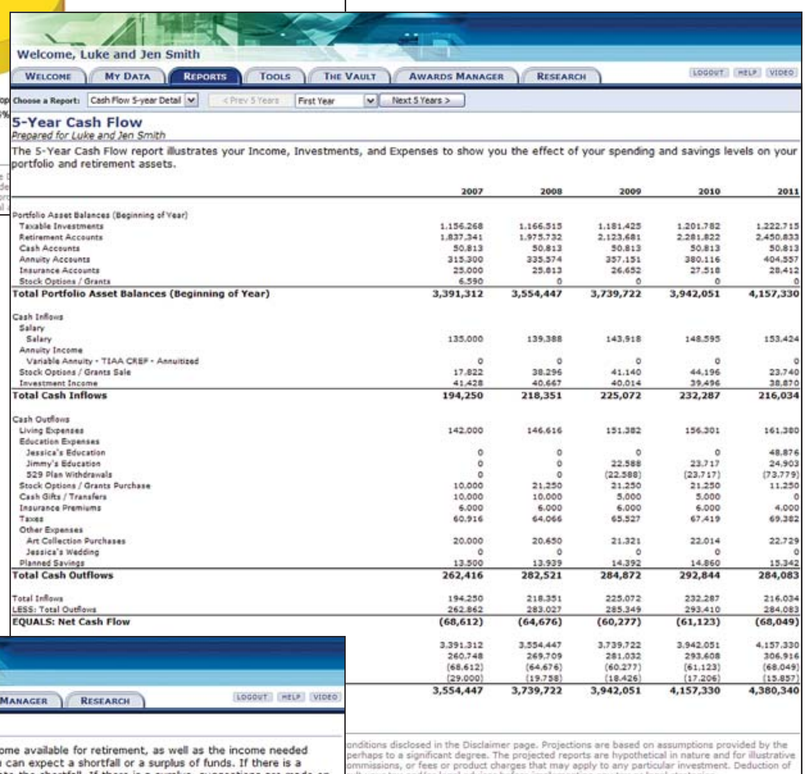
Our global, up-to-date view of your financial world can help improve overall performance, minimize the impact of debt and taxes and enhance your lifestyle. With your goals as a centerpiece of the process, the ample reports we provide will have true meaning and life. We will monitor your progress towards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

Without Lifting a Finger

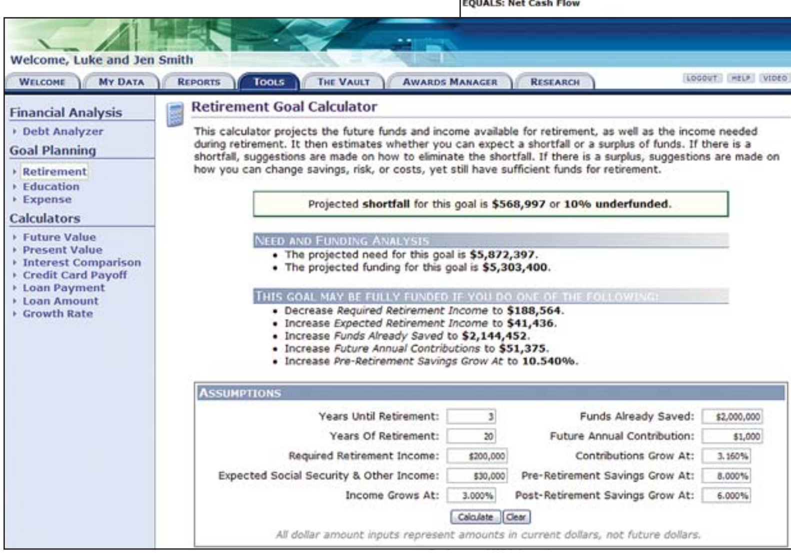
We anticipate, alert and remind you of the financial factors that may impact your ability to achieve your goals. This relieves you of a tremendous organizational burden allowing you to focus your energies on what matters most in your life.



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.



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.

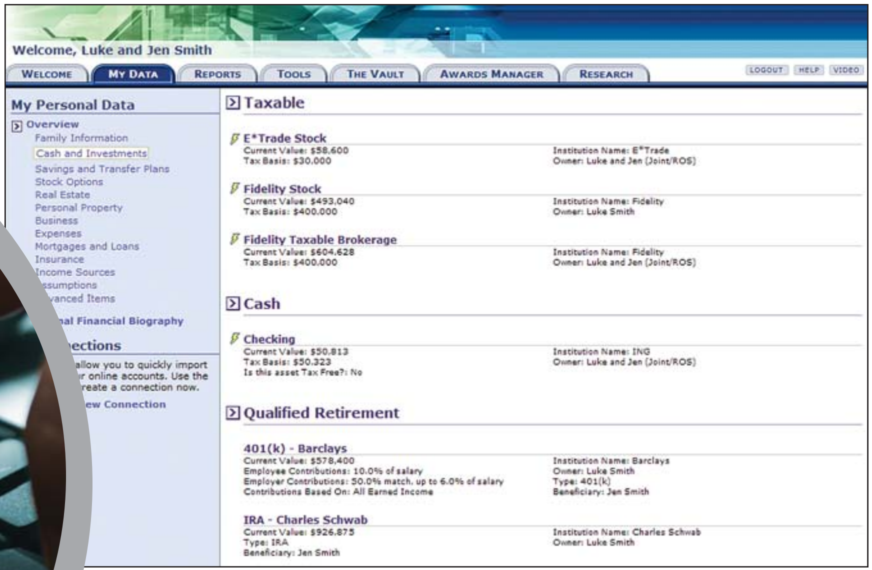
Invaluable Services

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.

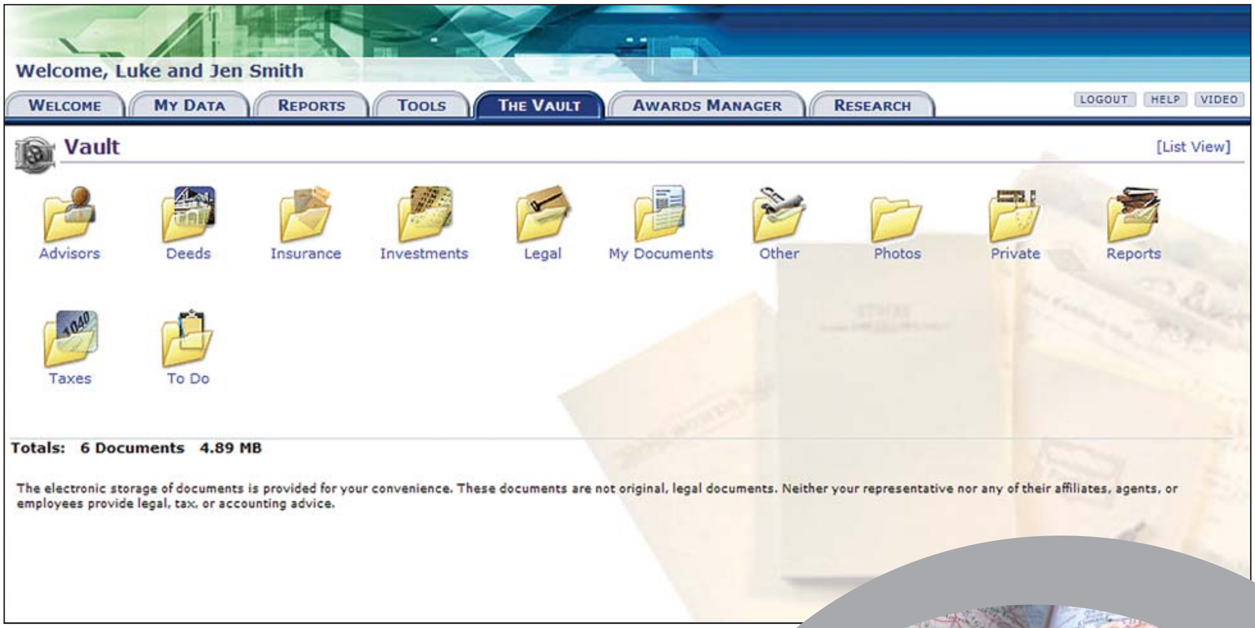
Aggregation



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."

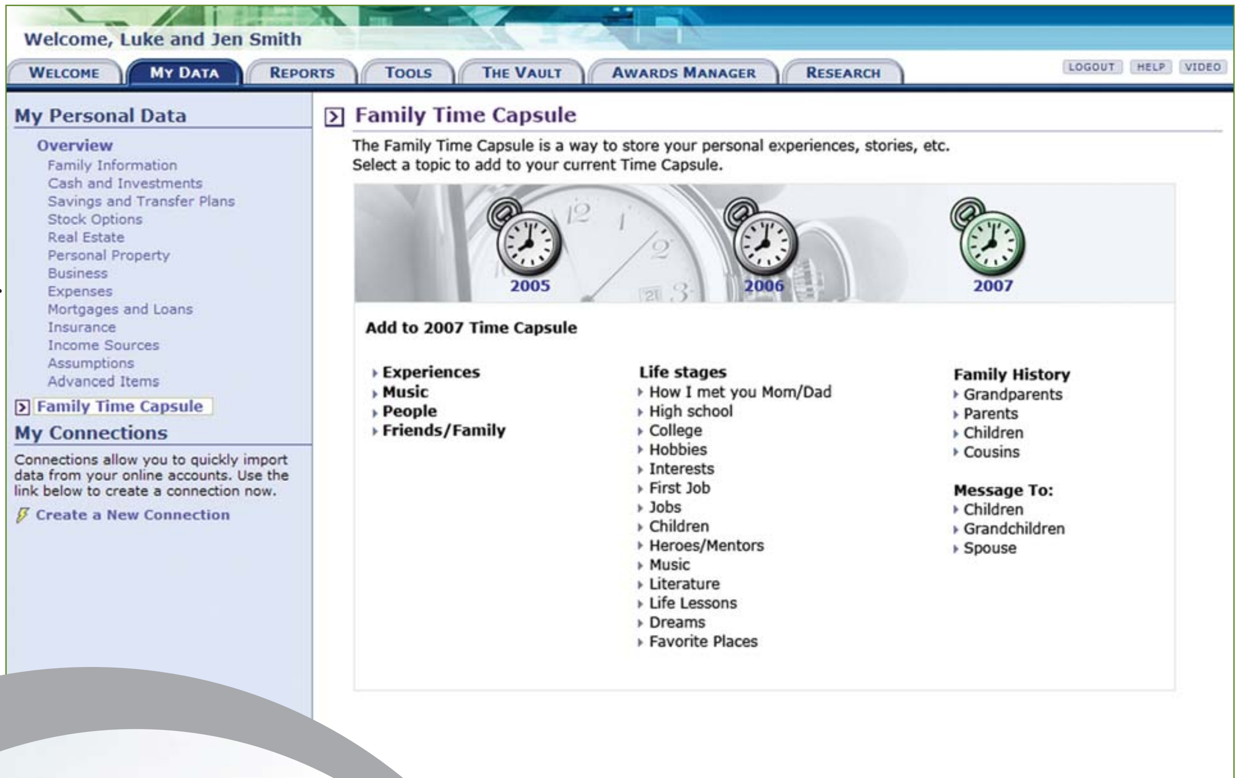
- Susan T.

"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.

Family Time Capsule Questionnaire

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



> "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.

Next Appointment

date: ....

time: ....

place: ....

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:

....

....

....

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
Policy Number		
Institution Name		
Purchase Date		
Policy Type		
Person Insured		
Owner		
Beneficiary		
Death Benefit		
Cash Value		
Cash Value Growth Rate		
Annual Premium		
Premium Term		
Premium Payer		
Reinvested At		

	Long Term Care	Disability
Policy Number		
Institution Name		
Purchase Date		
Insured		
Benefit Amount		
Owner		
Annual Premium		
Premium Term		
Premium Payer		
Elimination Period		
Benefit Period		
COLA		

Liability

Mortgage/Loans	Institution Name	Current Balance	As of Date	Insterest 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

- [ ] **Legal Documents**
  - [ ] Wills
  - [ ] Deeds
  - [ ] Revocable & Irrevocable Trusts
  - [ ] Power of Attorney
  - [ ] Codicils (Supplements made to a Will)
  - [ ] Living Wills/Health Directives
  - [ ] Prenuptial Agreements
  - [ ] Buy/Sell Agreements
- [ ] **Soc. Sec. and/or Veteran's Administration Info**
- [ ] **Insurance Policies (Life, LTD, Disability, Medical, Car, Property)**
- [ ] **Medical Records**
- [ ] **Bank & Investment Statements**
  - [ ] Pensions, IRAs, Annuities etc...
  - [ ] Investment Accounts
  - [ ] Stock Options/Certificates
  - [ ] Credit Cards
  - [ ] Mortgages
  - [ ] Loans
- [ ] **Tax Returns**
- [ ] **Information on current and former Employers**
- [ ] **Titles to Homes, Autos, Boats, etc...**
- [ ] **Employment Benefits**
- [ ] **Birth Certificates**
- [ ] **Drivers Licenses**
- [ ] **Adoption Papers**
- [ ] **Marriage License**
- [ ] **Location of Safe Deposit Boxes & Keys**
- [ ] **W-2 Forms**
- [ ] **Pay Stubs**
- [ ] **Contracts**
- [ ] **Warranties**
- [ ] **Pictures**
- [ ] **Passports**
- [ ] **Frequent Flyer/ Awards Membership Information**
- [ ] **Audio Files, Video Clips**
- [ ] **Miscellaneous Memberships**