

Road to Financial Success



The road to financial success requires reading signs and following directions. No one arrives at the destination of financial success by chance.

Most people fail to implement a solid strategy, only to realize too late the short distance they traveled and how little they have accomplished! Begin your journey now by setting goals and establishing priorities. Commit to a plan of action!

Start today on your road to financial success!

Three Financial Objectives

1. Increase Income



2. Decrease Taxes

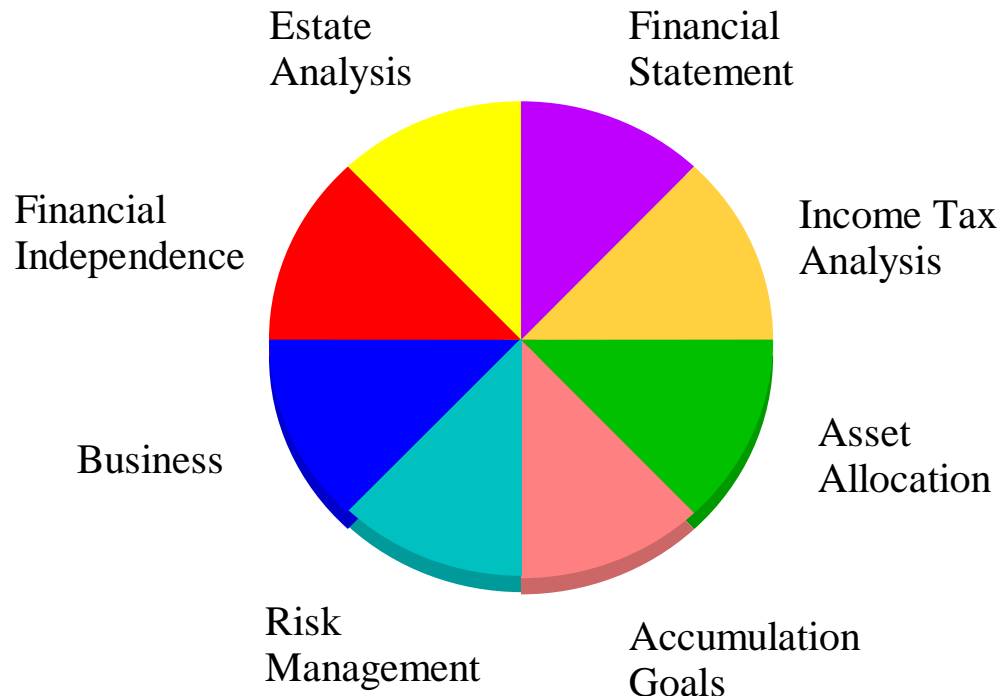
3. Increase Net Worth

Planning for your financial security can be confusing.
Here are the most common financial goals:

- 1. Increase* the amount of discretionary income, now or at retirement.
- 2. Reduce* the impact of taxes where possible.
- 3. Increase* long-term net worth.

Our goal is to help you achieve these three financial objectives.

Financial Profiles Modules



This chart shows many of the financial areas that need to be reviewed in a comprehensive plan. Some may not need attention immediately, although understanding each area is important in establishing priorities and charting a course of action.

Documents Needed

The following documents will be needed to properly study, analyze, and prepare a personal plan for you. This material will be treated confidentially and returned when the planning process is completed, or earlier if requested.

From your

Personal Files	q	Latest income tax returns
	q	Loan documents
	q	Wills
	q	Trust Agreements
	q	Major asset purchase details
	q	Other _____
Employer	q	Payroll or other income statements
	q	Employee benefits booklets
	q	Retirement savings plans
	q	Pension plans
	q	Other _____
Bank or Credit Union	q	Checking account statements
	q	Savings/CDs/Money Market account statements
	q	Credit Card statements
	q	Other _____
Broker or Mutual Fund Company	q	Latest monthly statements
	q	Other _____
Insurance Company	q	Latest life insurance/annuity account statements
	q	Health insurance/hospital & major medical policy information
	q	Disability income insurance policy information
	q	Property & Casualty policy information
	q	Long-Term Care policy information
	q	Other _____
Business	q	Buy-Sell Agreements
	q	Deferred Compensation Agreements
	q	Stock/Option/Bonus Plans
	q	Other _____
Additional Comments:	_____	

Review Checklist

Check those areas where changes have occurred or are expected to occur.

	Occurred	Expected
<i>Marital Status</i>		
Marriage	q	q
Separation	q	q
Divorce	q	q
Remarriage	q	q
<i>Number of Dependents</i>		
Increase	q	q
Decrease	q	q
<i>Health Status</i>		
Client A	q	q
Client B	q	q
Dependent	q	q
<i>Residence</i>		
q	q	
<i>Occupation</i>		
Client A	q	q
Client B	q	q
Dependent	q	q
<i>Family Financial Status</i>		
Borrowing	q	q
Lending	q	q
Gifts greater than \$11,000 received	q	q
Gifts greater than \$11,000 made	q	q
Purchase of property	q	q
Sale of property	q	q
Investments	q	q
Inheritance	q	q
Pension Plan	q	q
Dependent's Income	q	q
Deferred Income	q	q
Tax-deferred Annuity	q	q
<i>Sources of Income</i>		
As employee	q	q
From self-employment	q	q
From investments	q	q
Inventions, patents, copyrights	q	q
Hobbies, avocations	q	q
Government bonds	q	q
Other: _____		
<i>Income Tax Status</i>		
Single to joint or joint to single	q	q
Capital gains or losses	q	q
Sick pay received	q	q
Tax saving investments	q	q
Substantial contributions	q	q
Un-reimbursed casualty loss	q	q
Un-reimbursed medical expenses	q	q
Subject to Alternative Minimum Tax	q	q

	Occurred	Expected
<i>Property Ownership</i>		
Purchase, joint ownership	q	q
Purchase, client A owned	q	q
Purchase, client B owned	q	q
Purchase, dependent owned	q	q
Transfer to joint ownership	q	q
Transfer to client B	q	q
Transfer to dependent	q	q
Transfer to trustee	q	q
<i>Liabilities</i>		
Mortgage increase	q	q
Unsecured borrowing	q	q
Leases executed	q	q
Lawsuit against	q	q
Judgment against	q	q
Co-signing of notes	q	q
<i>Business Ownership</i>		
New business formation	q	q
Interest purchased	q	q
Sale of interest	q	q
Transfer of interest	q	q
Reorganization among owners	q	q
Liquidation	q	q
Termination or lapse	q	q
<i>Legal Document Status</i>		
Change in will	q	q
Change in trust	q	q
Buy-Sell agreement	q	q
Agreement to defer income	q	q
<i>Insurance Status</i>		
Life insurance	q	q
Disability income insurance	q	q
Health insurance	q	q
Group insurance	q	q
Other employer plan	q	q
Property insurance	q	q
Liability insurance	q	q
Long-term care insurance	q	q
<i>Attitudes Toward Others</i>		
In family	q	q
In business	q	q
In accepting professional advice	q	q
<i>Other</i>		

