

# 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

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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

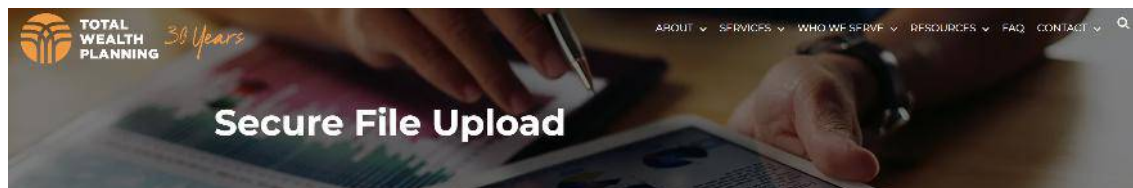
Our proprietary ***Total Wealth Plan*** is an on-going process we developed to provide you a concise and understandable comprehensive review of your entire financial situation. By evaluating each financial decision as part of a comprehensive whole, you are made aware how each decision impacts other areas 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.**

**We also encourage you to send us copies of your recent investment statements using our secure upload tool available on our website at [www.twpteam.com/upload](http://www.twpteam.com/upload)**



Please Submit the Requested File(s)

This Upload Page Will Send Your Documents Securely to Our Team - Please Enter Your Name Below and Then Please Upload the Applicable File(s).

First & Last Name \*

Add additional information

Upload Files \*

# Personal Information

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How did you hear about us?

Your Name

		First		M.I		Last
U.S. Citizen	Yes	No		Previously Married	Yes	No

Home Address

Cell Phone		Home Phone	
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Your E-mail		Birth Date	
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Employer		How Long	
----------	--	----------	--

Occupation		Work E-mail	
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Work Address

Preferred Method of Communication

Spouse Name

		First		M.I		Last	
U.S. Citizen	Yes	No	Wedding Date		Previously Married	Yes	No

Cell Phone		Home Phone	
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Your E-mail		Birth Date	
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Employer		How Long	
----------	--	----------	--

Occupation		Work Email	
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Work Address

Vacation Home Address

Dependent Children

Name	DOB	Expected HS Grad Year
Name	DOB	Expected HS Grad Year
Name	DOB	Expected HS Grad Year
Name	DOB	Expected HS Grad Year

# Current Plan Status

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## 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 <a href="#">are</a> 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

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# Planning Goals, Objectives and Concerns

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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?

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

1.

2.

3.



# Cash Flow/Tax Planning Worksheet

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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 & State Taxes

FICA 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)

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 Automobile  
deductions / expenses / savings*

# Balance Sheet Planning Worksheet

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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  
Health Savings Account (HSA)  
Cash Value – Life Insurance

### Other Assets

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

## TOTAL ASSETS

## LIABILITIES

Primary Mortgage  
Second Mortgage  
2<sup>nd</sup> Home Mortgage

Line of Credit

Automobile Loans

Student Loans

Credit Cards

Personal Loans

Other

Rental Real Estate Mortgage

## TOTAL LIABILITIES

## NET WORTH



# Retirement Planning

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Money "systematically saved" with the end in mind can compound to become secure nest egg for your retirement. The reason why so many people fail at saving money is they have no *visual plan* which shows in black and white just how much money needs to be and can be accumulated with a disciplined and steady accumulation program. If we know when you want to retire, and how much you want to live on, and how much you are saving towards retirement, we can prepare a retirement cash flow which shows if you will run out of money during your lifetime. If you are about to retire, or have unexpectedly lost or had to change jobs, we can show you the *hidden* taxes that the IRS has in store for you, and hopes you never learn about in advance.

Desired retirement age:	You	Spouse
Monthly retirement income desired: (After-taxes, in today's dollars)		\$
Current monthly savings for retirement:	(Employee)	\$
	(Employer match)	\$
	(Personal outside of work)	\$

During retirement is your goal to spend down your capital or preserve wealth for your children or other beneficiaries?	Preserve	Partially deplete	Totally deplete	Not concerned either way
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Any additional financial concerns, requests or questions?

## Our Promise To You

We provide a comprehensive view of your financial life and all the factors that go into life planning. What this means to you is help with personal decision making and putting a date on things. We help you manage your finances and investments, while taking into consideration tax planning, professional moves, children, retirement, healthcare and other important priorities. It's about life planning and gaining more comfort with your long-term financial security.

We look forward to talking with you soon!