



YOUR IMPACT PRIMER

Meaningful journeys.



Meaningful people.

www.imwealth.com

Securities and advisory services offered through Commonwealth Financial Network®,
Member FINRA/SIPC, a Registered Investment Adviser.

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IMAGINE

Imagine you're 80 years old and sitting on the porch of your dream home overlooking your favorite view with the love of your life. You smile as the sun kisses your skin. What a glorious life we've created, you think to yourself. Now from that vantage point, answer this question.. We're successful because of what? What 1, 3, 5, 10+ (non financial) ideas come to mind to answer that question?

MEANING

Why are you embarking on this journey with us? What are the best possible outcomes you would like to bring to fruition?

PURPOSE *life is good*

What's your purpose? Not just with your career or money... What do you want your life story to be about?

ABUNDANCE



Who else do you wish to positively impact? Beyond greater success, happiness, and prosperity in abundance for yourself, how will building a better relationship with wealth impact others in your life?

CONTRIBUTION



What contribution will you be able to make to the lives of others or to society because you decided to embark on this journey?

A large teal rectangular area intended for the user to write their contribution.

TIME

Declare your time commitment upfront. Commit to playing full-out and staying the course no matter what. Commitment is doing the thing you said you were going to do, long after the mood you said it in has left you.

Date and sign this commitment pledge to help keep you accountable to going all out. Remember, this journey isn't for everyone, most prefer normalcy, though you ended up here for a reason. I look forward to journeying with you!

A large teal rectangular area intended for the user to date and sign their commitment pledge.



20 MIN

GET IT TOGETHER GUIDE

Financial organization made simple without wasting time or banging your head against the wall, especially as a busy physician.

Your 20 minute get your financial shitake together now, to save you hundreds of hours down the road.

There is no guilt or shame or rights or wrongs with any of this! We made this to make your life easier and reduce the friction in getting you financially organized! Please do your best, and know we are always here to support via phone or email.

Just reach out if you are unsure or stuck, just skip it, mark it, and move on!

I HAVE COMPLETED THE FOLLOWING PLAYBOOKS:

- Vital Signs
- Values
- Vision

I HAVE CONNECTED THE FOLLOWING ACCOUNTS TO AN AGGREGATION SOFTWARE OF TRUST:

- Student loans
- Employers sponsored retirement plan (401K, 403b, 457, profit sharing, etc.)
- Personal retirement accounts (IRA, Roth IRA, etc.)
- Other personal or joint investment accounts (brokerage accounts, stocks, mutual funds, ETFs, etc.)
- Mortgage
- Car loans
- Other loans
- Credit cards
- Checking account
- Savings account
- Pension (if applicable)

I FOLLOW MY OWN BUDGET SYSTEM:

- Yes, Excel sheet
- Yes, by hand
- Yes, digital
- No

I HAVE COMPLETED MY CIRCULATORY SYSTEM [CASH FLOW TRAINING](#):

- Yes
- No

I HAVE A COPY OF MY EMPLOYEE BENEFITS PACKAGE:

- Yes
- No
- If yes, it has been uploaded to the vault



I HAVE GATHERED DETAILS SURROUNDING MY EMPLOYER SPONSORED RETIREMENT PLAN:

(if you have your benefits booklet please upload it to the vault.
If not, reach out to James or Jeff for information about contacting HR).

- My contribution amount or %
- My employers match
- My vesting schedule
- My fund lineup (investment funds available to you)

I HAVE GATHERED DETAILS ABOUT MY EMPLOYER'S LIFE INSURANCE & DISABILITY INSURANCE.

(if you have your benefits booklet great! If not, reach out to James or Jeff for information about contacting HR)

- Yes
- No

AM I CONTRIBUTING TO AN HSA:

- Yes
- No
- Unsure
- If no or unsure, is an HSA available to me? Yes No

I HAVE FULL AWARENESS OF ALL LINE ITEMS ON MY PAY STUB

- Yes
- No

I HAVE ESTATE PLANNING DOCUMENTS COMPLETED:

- Will
- Trust
- Healthcare POA
- Healthcare proxy
- Digital fiduciary
- If yes, I have uploaded documents into the vault
- I need to revisit one or more of these items

I HAVE PERSONAL LIFE INSURANCE:

- Yes
- No
- If yes, I have uploaded the details of my policy to the vault.

(If you are unable to locate your policy, create an account online with your insurance company.)



I HAVE PERSONAL LONG TERM DISABILITY INSURANCE:

- Yes
- No
- If yes, my long term disability contract has:
 - Unrestricted own occupation language
 - Future purchase options
 - Unlimited mental nervous
 - Partial disability coverage
 - unsure
 - If yes, I have upload the details of my policy to the vault.
(If you are unable to locate your policy, create an account online with your insurance company.)

I HAVE A CPA OR TAX ADVISOR WITH WHOM I WORK & I AM CONFIDENT IN THEIR ABILITIES:

- Yes
- No
- I need one

I HAVE A:

- Roth IRA
- IRA
- Brokerage account (non-retirement investment account)
- Acorn's account
- Robinhood account
- Crypto account
- Other _____

MY STUDENT LOANS ARE:

- Federal
- Private
- Both
- Unsure

I AM CURRENTLY PAYING TOWARD MY STUDENT LOANS:

- Yes
- No



I HAVE INTEREST IN REFINANCING MY LOANS:

- Yes
- No

WHAT REPAYMENT PLAN AM I ON? [FIND MORE INFORMATION HERE](#)

- Standard repayment plan
- Graduated repayment
- Extended repayment
- REPAYE (Revised pay as you earn)
- IBR (Income based repayment)
- ICR (Income contingent repayment)
- ISR (Income sensitive repayment)
- PAYE (Pay as you earn)
- Unsure

I PLAN TO APPLY FOR PSLF:

- Yes
- No

I AM SUBMITTING MY PSLF DOCUMENTATION CONSISTENTLY:

- Yes
- No

I OWN HOW MANY CARS:

- 0
- 1
- 2+

I OWN HOW MANY HOMES:

- 0
- 1
- 2+

I OWN A RENTAL PROPERTY:

- 0
- 1
- 2+



I OWN HOW MANY TOYS (BOAT, JET, SKIS, ETC.):

- 0
- 1
- 2+

I AM CONTRIBUTING TO MY COMPANY RETIREMENT PLAN:

- Yes
- No
- Unsure

MY COMPANY OFFERS ME PROFIT SHARING OR STOCK OPTIONS:

- Yes
- No
- Unsure

I HAVE OWNERSHIP IN MY PRACTICE:

- Yes
- No
- Unsure

I HAVE THE POTENTIAL TO BUY INTO MY PRACTICE:

- Yes
- No
- Unsure

I HAVE DREAMS OF STARTING MY OWN PRIVATE PRACTICE:

- Yes
- No
- Unsure

I SAVE A CONSISTENT MONTHLY AMOUNT TO ALL MY ACCOUNTS:

(saving, retirement, investments, piggy bank, etc.)

- Yes: how much _____
- No
- I save but there's no consistent method to my madness



IF SOMETHING HAPPENED TO ME, MY FAMILY WOULD KNOW HOW TO HANDLE MY WISHES:

- Yes
- No
- Unsure

MY INVESTMENT KNOWLEDGE IS:

- None
- Limited
- Good- I enjoy it but certainly am not an expert
- I really enjoy it

I HAVE AN EMERGENCY/OPPORTUNITY FUND OF AT LEAST 3-6 MONTHS OF EXPENSES IN THE BANK OR PERHAPS UNDER YOUR MATTRESS:

(meaning not invested)

- Yes
- No
- Unsure

MY PREFERENCE FOR SPENDING MONEY:

- Credit card points and sky miles all day (responsibly of course)
- Debit card
- Straight cash

HOW I TYPICALLY MAKE LARGE FINANCIAL DECISIONS:

- JUST DO IT, let's buy it NOW
- Gather information quickly, decide quickly
- Sleep on it
- Read, read, read, think, think, think
- Social proof - reviews
- Referrals only

HOW I BEST ABSORB INFORMATION:

- Visual
- Bullet point
- Written
- Audio
- Video





IM Wealth
Meaningful Journeys

X-RAY

Let's look at the frame that
supports *your financial body.*

FINANCIAL SKELETON structural frame that supports your financial body

Client 1 Name: _____ Date: _____

Client 2 Name: _____

Please attach a printout of this information if it is in your private database.

Bank, Savings, Checking ... (Cash Equivalents)

(Attach your most recent statement/report)

Name of Institution	Name of Owner	Type of Account	Maturity Date	Interest Rate	Approximate Balance
1.					\$
2.					\$
3.					\$
4.					\$
5.					\$

Nonretirement Brokerage Accounts

(Attach your most recent statement/report.)

Name of Institution and Location (e.g., bank, broker)	Name of Owner	Annual or Monthly Contributions	Approximate Market Value
1.			\$
2.			\$
3.			\$
4.			\$
5.			\$

Retirement Accounts (IRA's, 401k, 403b, 457, etc.)

(Attach your most recent statement/report.)

Account Owner	Type 401k, IRA, etc	Custodian	Vested	Your Contribution	Matching Contribution	Approximate Account Value
1.						\$
2.						\$
3.						\$
4.						\$
5.						\$



Student Loan Debt

(Attach your most recent statement/report.)

Name of Borrower	Int. Rate & Years Remaining	Total Balance	Monthly Payment
1.		\$	\$
2.		\$	\$
3.		\$	\$
4.		\$	\$
5.		\$	\$

Mortgages

(Attach your most recent statement/report.)

Property	Int. Rate & Years Remaining	Total Balance	Monthly Payment
1.		\$	\$
2.		\$	\$
3.		\$	\$
4.		\$	\$
5.		\$	\$

Outstanding Credit Card Debt

(Attach your most recent statement/report.)

Name of Borrower	Int. Rate	Total Balance	Monthly Payment
1.		\$	\$
2.		\$	\$
3.		\$	\$
4.		\$	\$
5.		\$	\$

Lines of Credit

(Attach your most recent statement and your contracts.)

Name of Borrower	Name of Institution	Int. Rate	Total Balance	Monthly Payment
1.		%	\$	
2.		%	\$	
3.		%	\$	
4.		%	\$	
5.		%	\$	

Promissory Notes and Trust Deeds

(e.g., amounts owed to you by someone who is paying you on a note)

Name of Debtor	Name of Owner	Interest Rate	Approximate Balance of Note
1.		%	\$
2.		%	\$

Residence and Other Real Estate

Property Address	Name of Owner	Original Cost	Approximate Value	Debt	Net Cash Flow Before Depreciation (if a rental)
1.		\$	\$	\$	\$
2.		\$	\$	\$	\$
3.		\$	\$	\$	\$
4.		\$	\$	\$	\$
5.		\$	\$	\$	\$

Limited or General Partnerships

Name of Partnership	Name of Owner	Type of Investment	Approximate Market Value or Amount Invested
1.			\$
2.			\$

Stock Options

Name of Firm	Name of Owner	Incentive or Nonqualified?	Number of Shares	Year to Sell	Current Value	Vested Amount	Unvested Amount
1.					\$	\$	\$
2.					\$	\$	\$

Stock Option Vesting Schedule

After 1 year of service	%
After 2 years of service	%
After 3 years of service	%
After 4 years of service	%
After 5 years of service	%
After 6 years of service	%
After 7 years of service	%

Life Insurance

(Attach your most recent statement and your policies.)

Name of Insurance Company	Name of Owner	Beneficiary	Type of Insurance (e.g., whole life, term)	Approximate Death Benefit	Approximate Cash Value (before loans)	Loan Amount	Annual Premium
1.				\$	\$	\$	\$
2.				\$	\$	\$	\$
3.				\$	\$	\$	\$
4.				\$	\$	\$	\$
5.				\$	\$	\$	\$

Disability Insurance

(Attach your most recent statement and your policies.)

Company	Name of Insured	Monthly Benefit	Delay Before Benefits Begin	Length of Benefit Period	Actual Premium
1.		\$			\$
2.		\$			\$

Health Insurance

(Attach your most recent statement and your policies.)

Company	Name of Insured	Deductible	Maximum Limits	Annual Premium
1.		\$	\$	\$
2.		\$	\$	\$

Long-Term Care Insurance

(Attach your most recent statement and your policies.)

Company	Name of Insured	Daily Benefit Amount	Length of Benefit Period	Annual Premium
1.		\$	\$	\$
2.		\$	\$	\$

Trust-Owned Second-to-Die Insurance

(Attach your most recent statement and your policies.)

Company	Approximate Death Benefit	Approximate Cash Value	Annual Premium
1.	\$	\$	\$
2.	\$	\$	\$

Auto Insurance

(Attach your most recent statement and your policies.)

Company	Liability Coverage	Collision Deductible	Comprehensive	Medical Amount	Expiration Date	Annual Premium
1.	\$	\$	\$	\$		\$
2.	\$	\$	\$	\$		\$

Homeowners Insurance

(Attach your most recent statement and your policies.)

Company	Dwelling	Personal Liability/Property	Medical	Expiration Date	Annual Premium
1.	\$	\$	\$		\$
2.	\$	\$	\$		\$

Other Assets

Description	Name of Owner	Approximate Value
1.		\$
2.		\$
3.		\$

Household Cash Flow

Client 1's wages and bonuses	\$	/YR	Source:
Client 2's wages and bonuses	\$	/YR	Source:
Other income	\$	/YR	Source:
Other income	\$	/YR	Source:
What are your approximate annual expenses?	\$	/YR	

Business Assets

Business Name	Business Type (LLC, S-Corp, etc)	Ownership %	Approximate Value
1.			\$
2.			\$
3.			\$
4.			\$
5.			\$

Comments: _____

YOUR LEGACY

Personal Information

Client 1

Name: _____

Address: _____

Telephone: _____ Social Security Number: _____ Date of Birth: _____

Citizenship: _____ Have you been in a prior marriage? Yes No

List any states where you and your spouse have lived during your marriage: _____

Client 2

Name: _____

Address: _____

Telephone: _____ Social Security Number: _____ Date of Birth: _____

Citizenship: _____ Have you been in a prior marriage? Yes No

List any states where you and your spouse have lived during your marriage: _____

Family Information

Children

Name	Address	Date of Birth	Married?	From a Prior Marriage?
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Grandchildren

Name	Date of Birth	Parent
_____	_____	_____
_____	_____	_____
_____	_____	_____



Parents

Client 1	Date of Birth	Approximate Estate Value
Mother: _____	_____	\$ _____
Father: _____	_____	\$ _____

Client 2	Date of Birth	Approximate Estate Value
Mother: _____	_____	\$ _____
Father: _____	_____	\$ _____

Do you expect to inherit any portion of the parents' estate? _____

Please indicate any other expected inheritance: _____

Special Needs

Do you have family members with a physical or mental disability whose required special care will be incorporated into your estate planning? Yes No

If yes, list the family member(s) below:

Other Beneficiaries

Name	Date of Birth	Address	Relationship
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

Do you plan to leave any portion of your estate to charity? Yes No

If yes, list the charities below:

SUMMARY OF WILLS AND TRUSTS

To help us develop a financial plan that suits your needs, please fill out this worksheet.

Personal Representatives/Executors

	Client	Co-Client
Personal representative		
Co-personal representative		
Successor representative		

Trusts

Trust name 1: _____

Created by (client, co-client, both): _____

Revocable/living or Irrevocable Trust created: by will or in force today

Trust type (QTIP, residuary, bypass, etc.): _____

Trustee: _____

Co-trustees: _____

Beneficiaries: _____

Notes: _____

Trust name 2: _____

Created by (client, co-client, both): _____

Revocable/living or Irrevocable Trust created: by will or in force today

Trust type (QTIP, residuary, bypass, etc.): _____

Trustee: _____

Co-trustees: _____

SUMMARY OF WILLS AND TRUSTS *continued*

Beneficiaries: _____

Notes: _____

Trust name 3: _____

Created by (client, co-client, both): _____

Revocable/living or Irrevocable Trust created: by will or in force today

Trust type (QTIP, residuary, bypass, etc.): _____

Trustee: _____

Co-trustees: _____

Beneficiaries: _____

Notes: _____

Guardians

Guardians: _____

Successor guardians: _____

Gifts

Do you intend to make annual gifts to take advantage of the annual gift tax exclusion?	Yes	No
Have you made prior gifts—to anyone other than your spouse—that, with a fair market value at the time of the gift, exceeded the annual exclusion for gift tax?	Yes	No
Do you intend to make any gifts to charity during your lifetime?	Yes	No

Disposition of Estate

Indicate your intentions, or any relevant information, with regard to the final disposition of your estate:

Fiduciary

Please list current or potential guardians for children, trustees, or executors.

Guardian(s) for children

_____	Primary	Secondary	Potential
_____	Primary	Secondary	Potential
_____	Primary	Secondary	Potential

Trustee(s)

_____	Primary	Secondary	Potential
_____	Primary	Secondary	Potential
_____	Primary	Secondary	Potential

Executor(s)

_____	Primary	Secondary	Potential
_____	Primary	Secondary	Potential
_____	Primary	Secondary	Potential

Employee Benefits

Email 1 - Request for Overview of Employee Benefits Subject: Request for Overview of Employee Benefits

Dear [HR Manager's Name],

I hope this email finds you well. I am writing to request an overview of my employee benefits package. As I am trying to get financially organized, I want to make sure I have a good understanding of the benefits available to me.

Could you please provide me with a summary of the benefits offered, including health insurance, retirement savings, vacation time, and any other relevant benefits? Additionally, please let me know how I can access more detailed information about each benefit.

Please see below for a brief list of items/information we would like to request from you and your team:

1. **Employment Agreement**
 1. Full PDF Copy of client Employment Agreement
2. **Employee Benefit Packet/Booklet**
 1. Full PDF Copy of Employee Benefits Packet/Booklet
3. **Current Benefit Elections**
 1. PDF showing all of my current benefit elections
4. **Qualified Retirement Plan**
 1. PDF Copy of (SPD) Summary Plan Description
 2. PDF Copy of the plan's Investment Fund Lineup (Including Ticker Symbols)
 3. Does the retirement plan allow for a self-directed brokerage platform?
 4. What is the Plan's Vesting Schedule?
 5. What is the Matching Contribution Schedule?
5. **Deferred Compensation Plan**
 1. Do I have access to a Deferred Comp Plan?
 2. If yes, please send a Full Copy of the (SPD) Summary Plan Description
6. **Pension Plan**
 1. Do I have access to a Pension Plan?
 2. If yes, please send a Full Copy of the (SPD) Summary Plan Description
7. **Employee Stock Plan**
 1. Do I have access to Stock Options / Incentive Stock Plan?
 2. If yes, please send a Full Copy of the (SPD) Summary Plan Description
8. **Group Health Benefits**
 1. Full PDF Copy of benefits at a glance
9. **Group Life Insurance**
 1. Client's Total Death Benefit Currently Elected
 2. Total Death Benefit available to client (but NOT currently elected)

3. Current Beneficiary Arrangements
- 10. Group (STD) Short Term Disability Insurance**
 1. Am I currently enrolled in group STD?
 2. Elimination Period
 3. Benefit Period
 4. Monthly/Weekly Benefit Amount
 5. Maximum Benefit / Cap
 6. Own Occupation or Any Occupation contract language
- 11. Group (LTD) Long Term Disability Insurance**
 1. Am I currently enrolled in group LTD?
 2. Elimination Period
 3. Benefit Period
 4. Monthly/Weekly Benefit Amount
 5. Maximum Benefit / Cap
 6. Own Occupation or Any Occupation contract language
 7. Is there a Buy-Up provision that allows for client to acquire more coverage than they are currently enrolled in?

Please call and/or email us anytime with questions you may have. Please let us know how we can help make the process smooth and easy for the entire team!

Thank you for your assistance.

Best regards, [Your Name]

Email 2 - Follow-up Questions about Retirement Benefits Subject: Follow-up Questions about Retirement Benefits

Dear [HR Manager's Name],

Thank you for providing me with an overview of my employee benefits package. I found it very helpful.

I have a few follow-up questions regarding retirement benefits. Specifically, could you please provide me with more information about the retirement savings plan? I am interested in knowing more about contribution limits, investment options, and any employer matching contributions.

Additionally, could you please let me know if there are any educational resources available to help me better understand the retirement savings plan and how to make the most of it?

Thank you again for your help.

Best regards, [Your Name]

Email 3 - Request for Information about Flexible Spending Accounts
Subject: Request for Information about Flexible Spending Accounts

Dear [HR Manager's Name],

I hope this email finds you well. I have a question about the flexible spending account (FSA) benefit offered as part of my employee benefits package.

Specifically, could you please provide me with more information about the FSA? I am interested in knowing more about eligible expenses, contribution limits, and any deadlines for using FSA funds.

Additionally, could you please let me know if there are any tips or best practices for maximizing the benefits of the FSA?

Thank you for your assistance.

Best regards, [Your Name]

Email 4 - Request for Information about Health Insurance
Subject: Request for Information about Health Insurance

Dear [HR Manager's Name],

I am writing to request more information about the health insurance benefit offered as part of my employee benefits package.

Could you please provide me with details about the health insurance plan, including deductibles, copays, and coverage limits? Additionally, could you please let me know if there are any resources available to help me understand the plan and how to make the most of it?

Thank you for your help.

Best regards, [Your Name]

Subject: Request for Assistance Understanding Health Savings Account (HSA)

Dear [Human Resources Manager's Name],

I hope this email finds you well. I am writing to request your assistance in understanding my Health Savings Account (HSA). As I am trying to get financially organized, I want to ensure that I am making the most of my HSA and taking advantage of its benefits.

Could you please provide me with more information about my HSA, including:

- How my HSA works and what it can be used for
- How much I am currently contributing to my HSA and if I am able to change my contribution amount
- The maximum contribution limit for my HSA and if there are any age-based catch-up contributions available to me
- Any employer contributions or matching contributions that may be available to me
- How I can access and use the funds in my HSA
- Any restrictions or limitations on how the funds in my HSA can be used
- The tax implications of contributions and distributions from my HSA

Additionally, could you please provide me with any resources or educational materials that may be available to help me better understand my HSA?

Thank you for your assistance with this matter. Please let me know if you have any questions or if there is any additional information that you need from me.

Best regards, [Your Name]

Subject: Request for Assistance Understanding Paystub

Dear [Human Resources Manager's Name],

I hope this email finds you well. I am writing to request your assistance in understanding my paystub. As I am trying to get financially organized, I want to ensure that I understand how my pay is calculated and how various deductions and contributions impact my take-home pay.

Could you please provide me with a breakdown of the various components of my paystub, including:

- Gross pay
- Federal and state tax withholdings
- Social Security and Medicare taxes
- Pre-tax deductions, such as health insurance premiums, 401(k) contributions, and flexible spending account contributions
- Post-tax deductions, such as Roth 401(k) contributions, after-tax insurance premiums, and wage garnishments
- Employer contributions, such as matching 401(k) contributions and contributions to a health savings account

Additionally, could you please provide me with an explanation of any codes or abbreviations that may be used on my paystub that I do not understand?

Thank you for your assistance with this matter. Please let me know if you have any questions or if there is any additional information that you need from me.

Best regards, [Your Name]

Group Disability INS

Subject: Group Disability INS info

Hello,

I am looking for the details surrounding my group Long Term Disability contract through our benefits. Could you please help?

here is what I need:

- The Benefit period.
- The Benefit amount.
- Is the benefit taxable?
- Is there a cap on monthly benefit?
- Does my contract have own occupation language and for how long?
- Are there other group LTD options available?
- Will my group LTD cover partial disabilities?
- Will my group LTD cover pregnancy related complications?
- What is the difference between my short and long term disability?
- Does my LTD have a unlimited mental nervous language (meaning I'm covered if something happens that's mentally related, most contracts only cover for 2 years).
- Do I have the ability to buy additional coverage through [employer] that I own and can take with me if I ever leave?

Thank you!!

[Name]

Employee Benefits General:

“Hello!

I am working with my financial planner to get organized and in doing so need information regarding our retirement plan and a few other plans available to me.

Could you please help me find the following?

- Employee benefits booklet.
- Details surrounding my life and disability insurance.
- Do I have an HSA option?
- How much will you contribute to my HSA for me?
- Can you please do your best to explain the different health insurance options to me?
- How much of my health insurance will you pay for for me?

- Retirement plan overview.
 - Are the contributions into the plan(s) pre-tax contributions or Roth?
 - What is the match?
 - Am I fully vested? What is the vesting schedule?
 - Do I have the ability to choose my own investments? If so, could you please send me an investment lineup?

Thank you so much for helping me get financially organized!

Sam”

Retirement plan - 401(k), TSP, 457, 403(b), Profit Sharing Plan

401(k), 403(b), TSP

Subject: Request for Assistance Understanding Retirement Plan

Dear [Human Resources Manager's Name],

I hope this email finds you well. I am writing to request your assistance in understanding my retirement plan through work. As I am trying to get financially organized, I want to ensure that I am making the most of my retirement plan and taking advantage of all available benefits.

Could you please provide me with more information about my retirement plan, including:

- How my retirement plan works and what it can be used for
- How much I am currently contributing to my retirement plan and if I am able to change my contribution amount
- The maximum contribution limit for my retirement plan and if there are any age-based catch-up contributions available to me
- Any employer contributions or matching contributions that may be available to me
- The investment options available to me through my retirement plan
- Any fees or expenses associated with my retirement plan
- The vesting schedule for employer contributions to my retirement plan
- How I can access and use the funds in my retirement plan
- Any restrictions or limitations on how the funds in my retirement plan can be used
- The tax implications of contributions and distributions from my retirement plan

Additionally, could you please provide me with any resources or educational materials that may be available to help me better understand my retirement plan?

Thank you for your assistance with this matter. Please let me know if you have any questions or if there is any additional information that you need from me.

Best regards, [Your Name]

“Hello!

I am working with my financial planner to get organized and in doing so need information regarding our retirement plan and (profit-sharing plan) if applicable

Could you please help me find the following?

- Retirement plan overview
- What is the amount annually that [employer] will contribute?
- Are the contributions into the plan(s) pre-tax contributions or Roth or are both available to me?
- Am I able to make my own contributions? If so, what are the maximums?
- Am I fully vested? What is the vesting schedule?
- Is there a matching contribution?
- Do I have the ability to choose my own investments? If so, could you please send me an investment lineup?
- How can I add my beneficiaries?

Thank you so much for helping me get financially organized!

[name]”

Profit Sharing Plan

“Hello!

I am working with my financial planner to get organized and in doing so need information regarding our retirement plan and (profit-sharing plan) if applicable

Could you please help me find the following?

- Retirement plan overview
- Details surrounding the profit-sharing plan
- Is there only a profit sharing plan or also a 401(k)?
- What is the amount annually that ARS will contribute?
- Are the contributions into the plan(s) pre-tax contributions or Roth?

- Am I able to make my own contributions? If so, what are the maximums?
- Do the plans change when I buy into the practice?
- Am I fully vested? What is the vesting schedule?
- Is there a matching contribution or just the profit share?
- Do I have the ability to choose my own investments? If so, could you please send me an investment lineup?

Thank you so much for helping me get financially organized!

[Name]”

Moving old 401(k) into new

Previous employer

Subject: Request for Information about Retirement Plan

Dear [Human Resources' Name],

I hope this email finds you well. I am writing to request your assistance in understanding the process for moving my old retirement plan into my new one. As I am trying to get financially organized, I want to ensure that I have a clear understanding of the steps that I need to take to consolidate my retirement accounts.

Could you please provide me with more information about the retirement plans that I have with your organization, including:

- The name and type of each retirement plan (e.g., 401(k), 403(b), etc.)
- The account balance and investment performance of each retirement plan
- The vesting status of each retirement plan and any associated employer contributions or matching contributions
- The process for transferring the funds from my old retirement plan into my new one, including any paperwork or documentation that I need to complete
- Any fees or charges associated with transferring the funds between retirement plans
- Any tax implications or penalties that may be incurred as a result of transferring the funds between retirement plans
- Any resources or educational materials that may be available to help me better understand the retirement plan consolidation process

Additionally, could you please provide me with information on how I can contact your customer service team if I have any questions or concerns about the retirement plan consolidation process?

Thank you for your assistance with this matter. Please let me know if you have any questions or if there is any additional information that you need from me.

Best regards, [Your Name]

Current employer

Subject: Request for Information about Retirement Plan Transfer

Dear [Human Resources' Name],

I hope this email finds you well. As I am working to get financially organized, I would like to request your assistance in transferring my old retirement plan from my previous employer to my new one with [Current Employer's Name].

Could you please provide me with information on the process for transferring the funds from my old retirement plan into my new one, including:

- The necessary paperwork or documentation that I need to complete
- The contact information for the appropriate parties at my previous employer to initiate the transfer
- Any deadlines or timelines that I need to be aware of in order to complete the transfer
- Any fees or charges associated with the transfer, and who is responsible for paying them
- Any tax implications or penalties that may be incurred as a result of transferring the funds between retirement plans
- Any resources or educational materials that may be available to help me better understand the retirement plan transfer process

Additionally, could you please provide me with information on how I can contact your customer service team if I have any questions or concerns about the retirement plan transfer process?

Thank you for your assistance with this matter. Please let me know if you have any questions or if there is any additional information that you need from me.

Best regards, [Your Name]

Student Loans

How To File For PSLF If You Haven't Already

<https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service/public-service-loan-forgiveness-application>

So you'll have to log and submit all your years for PSLF retroactively, which won't be hard just slightly time consuming. You will have to get this filled out & it does look like each of your

employers will have to sign off on it! Reach out to HR from Current and Previous Employers that qualify.

Subject: Request for Employer Certification of Public Service Loan Forgiveness

Dear [Employer's Name],

I hope this email finds you well. I am writing to request your assistance in completing the Employer Certification form for the Public Service Loan Forgiveness program.

As you may be aware, I have been working for [Employer's Name] in a qualifying public service position for several years. I am now preparing to apply for loan forgiveness under the Public Service Loan Forgiveness program, and one of the requirements is that my employer certifies my employment and qualifying payments made during the period of employment.

Could you please complete and sign the Employer Certification form, which I have attached to this email? The form requires information about my employment start date, employment end date (if applicable), and the total number of qualifying payments made during the period of employment. I have filled out the employee section of the form and provided as much information as I have available.

Once you have completed and signed the form, could you please return it to me by email or mail so that I can submit it with my application?

Thank you for your assistance with this matter. Please let me know if you have any questions or concerns.

Best regards, [Your Name]

Previous Employer

Hello,

I need help submitting my application for PSLF for my previous time as an employee at [employer]

Please see the attached application, can you help me get this done?

Thank you!!

Name

Current Employer

Hello,

I need help submitting my application for PSLF for my past [x] years as an employee here at [employer]

Please see the attached application, can you help me get this done?

Thank you!!

Name

Student loans general

Subject: Request for Assistance Understanding Student Loans

Dear [Lender's Name],

I hope this email finds you well. I am writing to request your assistance in understanding my student loans. As I am trying to get financially organized, I want to ensure that I have a clear understanding of my student loans and all associated terms and conditions.

Could you please provide me with more information about my student loans, including:

- The total balance of my student loans
- The interest rate(s) on my student loans
- The type(s) of student loans I have (e.g., federal, private, subsidized, unsubsidized, etc.)
- The minimum monthly payment(s) on my student loans
- Any fees or charges associated with my student loans
- The repayment plan(s) available to me and the eligibility requirements for each plan
- Any loan forgiveness or cancellation options that may be available to me
- How I can access and view my loan account information online
- Any resources or educational materials that may be available to help me better understand my student loans

Additionally, could you please provide me with information on how I can contact your customer service team if I have any questions or concerns about my student loans?

Thank you for your assistance with this matter. Please let me know if you have any questions or if there is any additional information that you need from me.

Best regards, [Your Name]

Mortgage

Subject: Request for Information about Mortgage

Dear [Mortgage Bank's Name],

I hope this email finds you well. I am writing to request your assistance in understanding my mortgage. As I am trying to get financially organized, I want to ensure that I have a clear understanding of my mortgage terms and conditions.

Could you please provide me with more information about my mortgage, including:

- The current outstanding balance of my mortgage
- The interest rate on my mortgage and whether it is fixed or adjustable
- The monthly payment amount and breakdown of principal and interest
- The remaining term of my mortgage and the date when it is expected to be paid off
- Any prepayment penalties or fees associated with my mortgage
- Any escrow accounts associated with my mortgage and how they are managed
- Any options I have for refinancing my mortgage or modifying the terms of my loan
- Any resources or educational materials that may be available to help me better understand my mortgage and the mortgage process

Additionally, could you please provide me with information on how I can contact your customer service team if I have any questions or concerns about my mortgage?

Thank you for your assistance with this matter. Please let me know if you have any questions or if there is any additional information that you need from me.

Best regards, [Your Name]

INSURANCE – Life & Disability

Subject: Request for information about Life & Disability Insurance

Dear [Insurance Agent Name],

I hope this email finds you well. I am writing to request more information about my insurance policies with you. As I am trying to get financially organized, I want to make sure I have a good understanding of the benefits available to me.

Please see below for a brief list of items/information we would like to request from you and your team:

1. **Life Insurance Policies**
 1. Full PDF copy of insurance policy contract
 2. Policy Summaries
 3. Current Beneficiary Arrangements
2. **Disability Insurance Policies**
 1. Full PDF copy of insurance policy contract
 2. Policy Summaries
3. **Long Term Care Insurance Policies**
 1. Full PDF copy of insurance policy contract
 2. Policy Summaries

Please call and/or email us anytime with questions you may have. Please let us know how we can help make the process smooth and easy for the entire team!

Best regards, [Your Name]

Subject: Request for Information about Long-Term Disability Insurance

Dear [Insurance Agent Name],

I hope this email finds you well. I am writing to request more information about my long-term disability insurance policy. As I am trying to get financially organized, I want to make sure I have a good understanding of the benefits available to me.

Could you please provide me with a summary of my long-term disability insurance policy, including the following details:

- Monthly benefit amount
- Definition of disability
- Elimination period
- Benefit period
- Exclusions or limitations on coverage
- Any other relevant details or requirements

Additionally, could you please let me know how I can access more detailed information about my policy, including the policy document or any educational resources that may be available? Thank you for your assistance.

Best regards, [Your Name]

Subject: Request for Information about Life Insurance Policy

Dear [Insurance Company's Name],

I hope this email finds you well. I am writing to request your assistance in understanding my life insurance policy. As I am trying to get financially organized, I want to ensure that I have a clear understanding of my life insurance coverage and all associated terms and conditions.

Could you please provide me with more information about my life insurance policy, including:

- The type of life insurance policy I have (e.g., term life, whole life, universal life, etc.)
- The coverage amount of my life insurance policy
- The premium amount and frequency of payments for my life insurance policy
- The beneficiaries named in my life insurance policy and how they will receive the death benefit
- Any riders or additional benefits that may be included in my life insurance policy
- The terms and conditions for renewing or extending my life insurance policy
- Any fees or charges associated with my life insurance policy
- How I can access and view my life insurance policy information online
- Any resources or educational materials that may be available to help me better understand my life insurance policy

Additionally, could you please provide me with information on how I can contact your customer service team if I have any questions or concerns about my life insurance policy?

Thank you for your assistance with this matter.

Please let me know if you have any questions or if there is any additional information that you need from me.

Best regards, [Your Name]

Insurance – Home & Auto

Subject: Request for information about Home, Auto, Umbrella, & other Liability Coverages

Dear [Insurance Agent Name],

I hope this email finds you well. I am writing to request more information about my insurance policies with you. As I am trying to get financially organized, I want to make sure I have a good understanding of the benefits available to me.

Please see below for a brief list of items/information we would like to request from you and your team:

1. Insurance Policies

1. Full PDF copy of insurance policies
2. Policy Summary - Declarations Pages

Please call and/or email us anytime with questions you may have. Please let us know how we can help make the process smooth and easy for the entire team!

Best regards, [Your Name]

ESTATE PLAN

Subject: Request for Information about Estate Plan

Dear [Attorney's Name],

I hope this email finds you well. I am writing to request your assistance in understanding my estate plan. As I am trying to get financially organized, I want to ensure that my estate plan is up-to-date and reflects my current wishes.

Could you please provide me with more information about my estate plan, including:

- A summary of the documents that make up my estate plan:
 - Full PDF Copies:
 - Wills
 - Trusts
 - POA Documents
 - Living Will / Health Care Directives
- The beneficiaries named in my estate plan and how they will receive their inheritance
- The role of the executor named in my will and any successor trustees named in my trust
- Any tax implications associated with my estate plan
- Any provisions in my estate plan for the care of minor children or dependents with special needs
- How my estate plan may be affected by changes in my personal circumstances, such as marriage, divorce, or the birth of a child

- How frequently I should review and update my estate plan to ensure it continues to reflect my wishes
- **Business Planning Documents**
 - Full PDF Copies:
 - Articles of Organization
 - Operating Agreement
 - Succession Planning Documents
 - Buy-Sell Agreements
 - Any other estate planning considerations that may be relevant to my specific situation

Additionally, could you please provide me with any resources or educational materials that may be available to help me better understand estate planning and ensure that my estate plan is comprehensive and effective?

Thank you for your assistance with this matter.

Please let me know if you have any questions or if there is any additional information that you need from me.

Best regards, [Your Name]

CPA

Subject: Request for my important tax documents

I hope this email finds you well. I am writing to request more information about my tax documents. As I am trying to get financially organized, I want to make sure I have a good understanding of my most important information.

Please see below for a brief list of items/information we would like to request from you and your team:

1. **Tax Return Documents**
 1. Full PDF Copies:
 1. 1040 Documents for last 2 years
2. **Income Statement Documents**
 1. Full PDF Copies:
 1. W-2 Documents for last 2 years
 2. 1099 Documents for last 2 years

3. K-1 Documents for last 2 years

Please call and/or email us anytime with questions you may have. Please let us know how we can help make the process smooth and easy for the entire team!

Best regards, [Your Name]

Subject: Request for Backdoor Roth IRA Planning Assistance

Dear [CPA's Name],

I hope this email finds you well. I am writing to request your assistance with backdoor Roth IRA planning. As I am trying to get financially organized, I want to explore this option as a way to maximize my retirement savings.

Could you please provide me with more information about the backdoor Roth IRA strategy, including the tax implications and eligibility requirements? Specifically, I am interested in knowing:

- Whether I am eligible to contribute to a Roth IRA based on my income and tax filing status
- The steps involved in making a backdoor Roth IRA contribution
- Any tax implications or considerations associated with the strategy
- Any potential drawbacks or limitations to the strategy

Additionally, could you please let me know if you are available to provide guidance on how to implement this strategy, including any calculations or paperwork that may be required? If so, could you please provide me with an estimate of the cost for your services?

Thank you for your assistance with this matter.

Please let me know if you have any questions or if there is any additional information that you need from me.

Best regards, [Your Name]

Subject: Request for Charitable Contribution Planning Assistance

Dear [CPA's Name],

I hope this email finds you well. I am writing to request your assistance in planning charitable contributions to lower my tax liability. As I am trying to get financially organized, I want to

explore this option as a way to reduce my tax burden and support causes that are important to me.

Could you please provide me with guidance on how to maximize the tax benefits of charitable contributions, including the following:

- How to determine the types and amounts of charitable contributions that would be most beneficial to me
- Strategies for timing charitable contributions to optimize tax benefits
- Any documentation or paperwork required to claim charitable contributions on my tax return
- Any limitations or restrictions on charitable contributions that I should be aware of

Additionally, could you please let me know if you are available to provide guidance on how to implement this strategy, including any calculations or paperwork that may be required? If so, could you please provide me with an estimate of the cost for your services?

Thank you for your assistance with this matter. Please let me know if you have any questions or if there is any additional information that you need from me.

Best regards, [Your Name]

ESTATE PLAN

Subject: Request for Information about Estate Plan

Dear [Attorney's Name],

I hope this email finds you well. I am writing to request your assistance in understanding my estate plan. As I am trying to get financially organized, I want to ensure that my estate plan is up-to-date and reflects my current wishes.

Could you please provide me with more information about my estate plan, including:

- A summary of the documents that make up my estate plan, such as my will, trust, and power of attorney
- The beneficiaries named in my estate plan and how they will receive their inheritance
- The role of the executor named in my will and any successor trustees named in my trust
- Any tax implications associated with my estate plan
- Any provisions in my estate plan for the care of minor children or dependents with special needs
- How my estate plan may be affected by changes in my personal circumstances, such as marriage, divorce, or the birth of a child
- How frequently I should review and update my estate plan to ensure it continues to reflect my wishes
- Any other estate planning considerations that may be relevant to my specific situation

Additionally, could you please provide me with any resources or educational materials that may be available to help me better understand estate planning and ensure that my estate plan is comprehensive and effective?

Thank you for your assistance with this matter. Please let me know if you have any questions or if there is any additional information that you need from me.

Best regards, [Your Name]

Wealth Advisors

Subject: Request for Information about Assets

Dear [Advisors Name],

I hope this email finds you well. I am writing to request your assistance in understanding my assets. As I am trying to get financially organized, I want to ensure that my planning is up-to-date and reflects my current, values, wishes, goals, and tolerance for risk.

please see below for a brief list of items/information we would like to request from you and your team:

1. Most Recent Quarterly Statements

1. Full PDF Copies:

1. Brokerage Account Statements (Retirement & Nonretirement)

2. Brokerage Tax Documents

1. Full PDF Copies:

1. 1099 Documents for last 2 years

2. 5498 Documents for last 2 years

Additionally, could you please provide me with any resources or educational materials that may be available to help me better understand wealth management and ensure that my portfolio is comprehensive and effective?

Thank you for your assistance with this matter. Please let me know if you have any questions or if there is any additional information that you need from me.

Best regards, [Your Name]

RISK



Let's make sure your flight is only as bumpy as it should be.

- | | |
|---|---------------|
| 1. In approximately how many years do you expect to need this money? | Points |
| A. 2–3 years | 20 |
| B. 4–6 years | 38 |
| C. 7–10 years | 50 |
| D. 10+ years | 69 |
| 2. Do you expect to withdraw more than one-third of the money in this account within seven years (e.g., for retirement income, home down payment, college tuition)? | Points |
| A. No | 20 |
| B. Yes, in 2–3 years | 0 |
| C. Yes, in 4–7 years | 12 |
| 3. Do you have an emergency fund (i.e., savings of at least six months' after-tax income)? | Points |
| A. No, I do not have an emergency fund. | 8 |
| B. I have an emergency fund, but it's less than six months' after-tax income. | 3 |
| C. Yes, I have an adequate emergency fund. | 0 |
| 4. If you anticipate other major expenses (e.g., college tuition, home down payment, home repairs), do you have a separate savings plan for them? | Points |
| A. Yes, I have a separate savings plan for these expenses. | 0 |
| B. I do not expect to have any such expenses. | 1 |
| C. I intend to withdraw a portion of this money for these expenses, and I have answered question 2 accordingly. | 3 |
| D. I have no separate savings plan for these items. | 4 |



IM Wealth
Greater Expectations

5. Approximately what portion of your total investable assets* is designated for this account? **Points**
- A. Less than 25% 0
 - B. Between 25% and 50% 1
 - C. Between 51% and 75% 2
 - D. More than 75% 4
6. Which one of the following describes your expected future earnings over the next five years? (Assume inflation will average 4 percent.) **Points**
- A. I expect my earnings to far outpace inflation (e.g., due to promotions). 0
 - B. I expect my earnings to stay somewhat ahead of inflation. 1
 - C. I expect my earnings keep pace with inflation. 2
 - D. I expect my future earnings to decrease (i.e., due to retirement) 4
7. Approximately what portion of your monthly take-home income(s) goes toward paying off debt other than your home mortgage? **Points**
- A. Less than 10% 0
 - B. Between 10% and 25% 1
 - C. Between 26% and 50% 2
 - D. More than 50% 6
8. How many dependents do you have (e.g., children you continue to support, elderly parents)? **Points**
- A. None 0
 - B. 1 1
 - C. 2–3 2
 - D. More than 3 4
9. Have you ever invested in individual bonds or bond investment vehicles, aside from U.S. Savings bonds? **Points**
- A. No, and I would be uncomfortable with the risk if I did. 10
 - B. No, but I would be comfortable with the risk if I did. 4
 - C. Yes, but I was uncomfortable with the risk. 6
 - D. Yes, and I felt comfortable with the risk. 0

Investable assets include your emergency fund, this account, bank accounts, retirement assets, CDs, mutual funds, cash value of life insurance, stocks or bonds, investment real estate, and so on. They **do not include your principal residence or vacation home.*

RISK TOLERANCE QUESTIONNAIRE *continued*

10. Have you ever invested in individual stocks or stock investment vehicles? **Points**
- A. No, and I would be uncomfortable with the risk if I did. 8
 - B. No, but I would be comfortable with the risk if I did. 3
 - C. Yes, but I was uncomfortable with the risk. 5
 - D. Yes, and I felt comfortable with the risk. 0

11. When thinking about your investments, where would you place yourself on a scale of 1–8 in terms of your comfort level with risk/potential reward?

Risk level	Less risk/less potential return			Moderate risk with greater potential return			Maximum potential return regardless of risk	
	1	2	3	4	5	6	7	8
Scale (1-8)	1	2	3	4	5	6	7	8
Points	12	7	5	3	2	1	0	0

12. Which one of the following statements describes your feelings toward choosing an investment? **Points**
- A. I prefer investment options with a low degree of risk (i.e., it is unlikely I would lose my original investment). 12
 - B. I prefer a mix of investment options, with an emphasis on those with a low degree of risk, and a small portion in others that have a higher degree of risk, which may yield greater returns. 9
 - C. I prefer a balanced mix of investment options, some with a low degree of risk and others with a higher degree of risk, which may yield greater returns. 5
 - D. I prefer an aggressive mix of investment options, some with a low degree of risk, but with an emphasis on others with a higher degree of risk, which may yield greater returns. 1
 - E. I would only select investment options with a higher degree of risk and a greater potential for higher returns. 0
13. If you could increase your chances of improving your returns by taking more risk, you would: **Points**
- A. Be willing to take a lot more risk with all my money. 0
 - B. Be willing to take a little more risk with all my money. 3
 - C. Be willing to take a little more risk with some of my money. 6
 - D. Be unlikely to take much more risk. 10

14. Most investments fluctuate over the short term. If a \$10,000 investment you made for 10 years lost value in the first year, at what point would you sell and transfer the funds to a more stable investment rather than wait for a turnaround? **Points**
- A. \$9,500 10
 - B. \$9,000 8
 - C. \$8,500 6
 - D. \$8,000 4
 - E. Below \$8,000 2
 - F. Would not sell 0

15. Considering your tax bracket, do you prefer to use tax-exempt fixed income investments, even though tax-exempt investments may provide a lower current yield than equivalent taxable investments?

Yes

No

What is your marginal federal tax bracket? _____

Please note: Tax-exempt investments are not appropriate for tax-deferred retirement arrangements.

16. Diversified portfolios often include international investments. Are there reasons you would not want international funds as part of your portfolio?

Yes

No

Risk Score and Strategy

Use the following calculation to determine your point score and identify the appropriate strategy listed below.

A. Add your points for questions 1–2. _____

B. Add your points for questions 3–14. _____

C. Subtract B from A. _____ (total points)

Points Strategy Asset Class Mix

0–9 Income with Limited Growth: 80% Fixed Income, 20% Equity

10–19 Income with Moderate Growth: 60% Fixed Income, 40% Equity

20–49 Growth and Income: 40% Fixed Income, 60% Equity

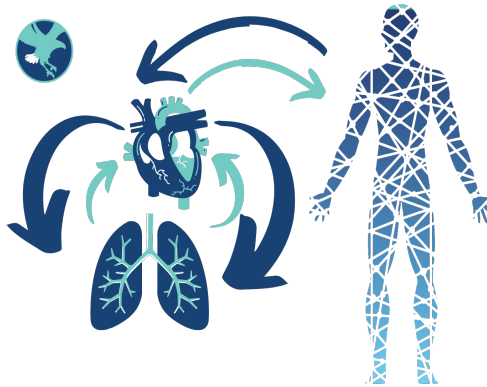
50–69 Primarily Growth*: 20% Fixed Income, 80% Equity

70+ Growth: 98% Equity, 2% Cash

Given your specific circumstances, if you believe that any of these strategies will be more suitable than the diversified strategy specified by the worksheet, your advisor will discuss the alternatives and make an appropriate recommendation.

**If your score points you to the Primarily Growth strategy, consider investing in the Growth strategy if the amount that you are investing for this goal represents the only aggressive portion of your total portfolio and if you already own more conservative investments—such as fixed income and short-term securities—that can provide a balance to the short-term fluctuations of stocks.*

IM CIRCULATORY SYSTEM



IM CIRCULATORY SYSTEM

- 1 First, your lungs send oxygen-rich blood to your heart.
- 2 Your heart then distributes that oxygen-rich blood to your body for use.
- 3 After your body consumes the oxygen from that cycle of blood, it returns the oxygen-poor blood to the heart.
- 4 Your heart then distributes that oxygen-poor blood back to your lungs.
- 5 Your lungs receive NEW oxygen, recycles your NEWLY oxygen-rich blood to your Heart, and the cycle repeats.

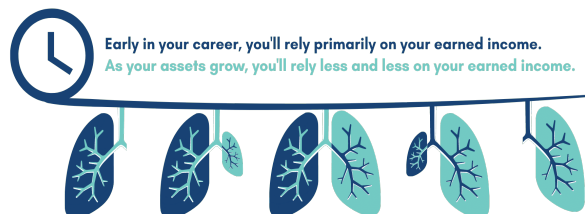
Your money works **VERY** Similarly...

Your **LUNGS** Represent Your **PRIMARY INCOME SOURCES**



- 1 First, your household receives income.
 - 2 Your household then distributes that income to pay your fixed expenses and to satisfy your lifestyle.
 - 3 After your fixed expenses and lifestyle have consumed your income from that cycle, you return to your income sources.
- The key difference is that in finance, your body does NOT recycle "USED" blood.**

To get **NEW** Blood, you need **NEW EARNED** income, **NEW PORTFOLIO** income or **BOTH**.



PROJECTED INCOME 1	BASE	\$0.00
	BONUS/DIVIDEND ETC.	\$0.00
	TOTAL ANNUAL	\$0.00

PROJECTED INCOME 2	BASE	\$0.00
	BONUS/DIVIDEND ETC.	\$0.00
	TOTAL ANNUAL	\$0.00

PROJECTED INCOME 3	BASE	\$0.00
	BONUS/DIVIDEND ETC.	\$0.00
	TOTAL ANNUAL	\$0.00

PROJECTED INCOME 4	BASE	\$0.00
	BONUS/DIVIDEND ETC.	\$0.00
	TOTAL ANNUAL	\$0.00

HOUSING / BASICS	MONTHLY	ANNUAL
Rent	\$0.00	\$0.00
Mortgage 1 (Primary)	\$0.00	\$0.00
Mortgage 2 (Cottage)	\$0.00	\$0.00
Mortgage 3	\$0.00	\$0.00
Mortgage 4	\$0.00	\$0.00
PROPERTY TAXES	\$0.00	\$0.00
Association Dues	\$0.00	\$0.00
Maintenance or Repairs	\$0.00	\$0.00
Cell Phones	\$0.00	\$0.00
Electricity	\$0.00	\$0.00
Gas	\$0.00	\$0.00
Water and Sewer	\$0.00	\$0.00
Cable	\$0.00	\$0.00
Internet	\$0.00	\$0.00
Waste Removal	\$0.00	\$0.00
Lawn Care / Snow Plow	\$0.00	\$0.00
Cleaning Service	\$0.00	\$0.00
Security System	\$0.00	\$0.00
Other	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00

CHILDREN	MONTHLY	ANNUAL
Day Care	\$0.00	\$0.00
Babysitter / Nanny	\$0.00	\$0.00
Athletics	\$0.00	\$0.00
Private K-12 School	\$0.00	\$0.00
College Tuition	\$0.00	\$0.00
School Supplies	\$0.00	\$0.00
Summer Camps etc.	\$0.00	\$0.00
Birthday Parties	\$0.00	\$0.00
Summer Camps etc.	\$0.00	\$0.00
Academic Clubs	\$0.00	\$0.00
Music Lessons	\$0.00	\$0.00
Clothing	\$0.00	\$0.00
Medical Expenses	\$0.00	\$0.00
Allowance / Fun Money	\$0.00	\$0.00
Counseling / Coaching	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00

VEHICLES	MONTHLY	ANNUAL
Car Payment 1	\$0.00	\$0.00
Car Payment 2	\$0.00	\$0.00
Car Payment 3	\$0.00	\$0.00
Car Payment 4	\$0.00	\$0.00
Gasoline	\$0.00	\$0.00
Car Maintenance	\$0.00	\$0.00
Car Washes	\$0.00	\$0.00
Bus/taxi fare	\$0.00	\$0.00
Plate Renewals	\$0.00	\$0.00
Boat	\$0.00	\$0.00
Marina / Club / Fuel	\$0.00	\$0.00
Boat Maintenance	\$0.00	\$0.00
Other	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00

LIFESTYLE / PASSION	MONTHLY	ANNUAL
TRAVEL / VACATION	\$0.00	\$0.00
Movies/Concerts/Theater	\$0.00	\$0.00
SPORTING EVENTS	\$0.00	\$0.00
FESTIVALS	\$0.00	\$0.00
GOLF	\$0.00	\$0.00
ART / Creating	\$0.00	\$0.00
ART / Shopping & Trading	\$0.00	\$0.00
Night Life / Social	\$0.00	\$0.00
Hunting / Fishing	\$0.00	\$0.00
Camping / Hiking	\$0.00	\$0.00
Gardening Material	\$0.00	\$0.00
Home Brewing / Vinyard	\$0.00	\$0.00
Athletic Leagues	\$0.00	\$0.00
Dance / Music Lessons	\$0.00	\$0.00
Other	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00

INSURANCE	MONTHLY	ANNUAL
Home Owners	\$0.00	\$0.00
Auto Insurance	\$0.00	\$0.00
Umbrella Policy	\$0.00	\$0.00
Health Ins (Retired ONLY)	\$0.00	\$0.00
Disability Insurance	\$0.00	\$0.00
Disability Insurance	\$0.00	\$0.00
Life Insurance	\$0.00	\$0.00
Life Insurance	\$0.00	\$0.00
Long Term Care Ins.	\$0.00	\$0.00

PERSONAL DEBT	MONTHLY	ANNUAL
STUDENT LOANS SPOUSE 1	\$0.00	\$0.00
STUDENT LOANS SPOUSE 2	\$0.00	\$0.00
Home Equity LOC (HELOC)	\$0.00	\$0.00
Line of Credit (LOC)	\$0.00	\$0.00
Personal Loans	\$0.00	\$0.00
Credit card	\$0.00	\$0.00
Credit card	\$0.00	\$0.00
Credit card	\$0.00	\$0.00
Other	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00

Business / Practice OWNERS ONLY	MONTHLY	ANNUAL
Business Insurance	\$0.00	\$0.00
Malpractice / E & O	\$0.00	\$0.00
Business Overhead Ins.	\$0.00	\$0.00
Buy-Sell Insurance	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00

PROFESSIONAL FEES	MONTHLY	ANNUAL
Wealth Consulting	\$0.00	\$0.00
Tax Consulting	\$0.00	\$0.00
Legal Consulting	\$0.00	\$0.00
Counseling	\$0.00	\$0.00
Other	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00

FOOD	MONTHLY	ANNUAL
Groceries	\$0.00	\$0.00
Breakfast/Lunch @ wori	\$0.00	\$0.00
Dining out	\$0.00	\$0.00
Dinner Parties	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00

SUBSCRIPTIONS	MONTHLY	ANNUAL
YouTube TV	\$0.00	\$0.00
Hulu	\$0.00	\$0.00
Netflix	\$0.00	\$0.00
Apple TV	\$0.00	\$0.00
Apple Music	\$0.00	\$0.00
Amazon Prime	\$0.00	\$0.00
Shipt	\$0.00	\$0.00
Spotify	\$0.00	\$0.00
HBO Max	\$0.00	\$0.00
Disney+	\$0.00	\$0.00
ESPN+	\$0.00	\$0.00
Other	\$0.00	\$0.00
Other	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00

PETS	MONTHLY	ANNUAL
Food/Toys	\$0.00	\$0.00
Medical/VET	\$0.00	\$0.00
Pet Insurance	\$0.00	\$0.00
Pet Sitter/Day Care	\$0.00	\$0.00
Training / Grooming	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00

PERSONAL CARE	MONTHLY	ANNUAL
Medical Prescriptions	\$0.00	\$0.00
Misc. Pharmacy Supplies	\$0.00	\$0.00
Medical Misc. Exp	\$0.00	\$0.00
Hair Care SPOUSE 1	\$0.00	\$0.00
Hair Care SPOUSE 2	\$0.00	\$0.00
Nails / Spa	\$0.00	\$0.00
Chiropractor / Massage	\$0.00	\$0.00
Health Club / Gym	\$0.00	\$0.00
Personal Trainer / Class	\$0.00	\$0.00
Country Club Dues	\$0.00	\$0.00
Athletic Lessons	\$0.00	\$0.00
Nutrition Coach	\$0.00	\$0.00
New Clothes	\$0.00	\$0.00
Dry Cleaning	\$0.00	\$0.00
Other	\$0.00	\$0.00
Other	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00

GIVING	MONTHLY	ANNUAL
Holiday Gifts	\$0.00	\$0.00
Birthday Gifts	\$0.00	\$0.00
Charitable Gvng 1	\$0.00	\$0.00
Charitable Gvng 2	\$0.00	\$0.00
Charitable Gvng 3	\$0.00	\$0.00
Charitable Gvng 4	\$0.00	\$0.00
Other	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00

OBLIGATIONS	MONTHLY	ANNUAL
Parental Support SPOUSE 1	\$0.00	\$0.00
Parental Support SPOUSE 2	\$0.00	\$0.00
Child Support	\$0.00	\$0.00
Alimony	\$0.00	\$0.00
Other	\$0.00	\$0.00
Other	\$0.00	\$0.00
Other	\$0.00	\$0.00
Subtotal	\$0.00	\$0.00

TOTAL GROSS HOUSEHOLD INCOME	BASE	\$0.00
	BONUS/DIVIDEND ETC.	\$0.00
	TOTAL ANNUAL	\$ -

401K / 403B Contributions	SPOUSE 1	\$ -
401K / 403B Contributions	SPOUSE 2	\$ -

The Meaning of Money

CIRCLE WHAT MONEY MEANS TO YOU!



SECURITY

Feeling safe



LOVE

Feeling cared for



SURVIVAL

Taking care of family



FREEDOM

Doing the things you
always wanted to



POWER

A sense of
wellbeing



CONTRIBUTION

Ability to make a
difference, give back,
have influence



SUCCESS

"Making it"
or personal
development



SIGNIFICANCE

Having importance
or being desired



OTHER

The Gottman Institute

15 MINUTE DISCOVER YOUR FINANCIAL SUPERPOWERS GUIDE

YOUR ULTIMATE SYSTEM TO
OVERCOME FINANCIAL PARALYSIS

HOW YOU CAN ACCELERATE YOUR TOUGH
MONEY DECISIONS BY APPLYING YOUR
SUPERPOWERS TO YOUR MONEY



“MONEY AND SUCCESS DON’T CHANGE PEOPLE, THEY MERELY AMPLIFY WHAT’S ALREADY THERE.”

W I L L S M I T H

Ever been caught in a little place I like to call In-decision Land? The devils on one shoulder, the angel on the other? Trust me I have been there MANY A TIMES! My goal for you with this guide is to get you to a little place I like to call Epiphany City, AKA Nirvana, or that place you are when you’re the most present & content.

Sunsets, lakes, and mountain top for me.

And let’s be real it’s not just about the money or finances or stocks or investments...money drives a majority of our daily decisions big and small and also our LIFE decisions.

Think with me for a second... how many decisions do you make with your money every day?

How many times do you use your money every day?

Did your money drive your decisions about the city you currently live?

If not money, how about your employment contract?

When was the last time you used your money to create a memory?

A vacation?

Make a loved one smile?

Bring someone to tears of joy?



**IT’S NOT HARD TO
MAKE DECISIONS
ONCE YOU KNOW
WHAT YOUR
VALUES ARE**

R O Y D I S N E Y

Whether we like it or not, money is involved in **EVERYTHING** we do. However, humans miss how understanding their behaviors, values, definition of success, and upbringing all have an influence on how they live each day.

Most go through their day sleep walking on autopilot without ever uncovering what a life well lived is for them. They follow cookie cutter solutions like 'live like a resident' and sure, may save money or pay down their loans, but end up lonely, lacking meaning, or unfulfilled.

Sure on paper or Instagram they look like they have it made, but do they? How many people who looked like they've had it all have really been empty inside? Robyn Williams, Avicii, Marilyn Monroe, etc

There's a reason why 73% of Americans report money as their #1 cause of stress. *CNBC <https://www.cnn.com/select/73-percent-of-americans-rank-finances-as-the-number-one-stress-in-life/>

What I am going to do for you in this guide is this:

Help you identify and define your **3 CORE VALUES** in life and identify how they can be used as a decision filter- **aka leverage your superpowers.**

It's simple, though not easy. Typically the simple things in life are the easiest not to do (think exercise, nutrition, planning, tracking goals, making a financial plan and human nature naturally resists them. So let's play some defense against the nature of your being as a human so you never have to struggle with ANY decision in life again.

[IF YOU HAVEN'T ALREADY PLEASE WATCH MY 5 MINUTE TUTORIAL ON CORE VALUES HERE:](#)



Core values are simply the values or principles in life that make us who we are. Whether you believe it or not you likely already have your three core values and use them from time to time but you haven't walked through an exercise like this to narrow them down to three to bring them to your awareness.

Once aware, they can become your guideposts in life that you travel with every single day.

I was lucky. At the young, vulnerable, insecure age of 22 my aunt Kathy introduced me to the world of self help and personal development, mainly through Darren Hardy's work. This provided me a space to better learn and understand why I am the way I am and how my upbringing made me who I am.

I first defined my personal 3 core values, which I still have today, at the tender age of 24. Reflecting back now at age 29, I am EXTREMELY grateful to have defined my core values so much earlier than most.

With that being said, I do not want you to feel like you are late to the game! There's never a wrong time to define your core values because all we can do in life is learn from the past (not change it), live in the moment, and look forward. As I'm sure you know, you make plans, God laughs, so let's focus on the here and now.

My personal core values are *GROWTH, IMPACT, and EXPERIENCES.*

Growth to me means a constant and never ending pursuit to become a better version of me. I truly believe if you aren't growing you're dying or falling behind. This for me looks like learning new skills or leveraging existing skills- skills like leadership, communication, relationship skills, emotional intelligence, understanding personality styles, marketing, business enterprise building, writing, etc.

I typically grow via books, podcasts, mentors, and training programs. It also means trying new things in life (hiking, mountain biking, wake surfing, cross country skiing etc).

Impact to me means positively impacting the lives of humans who want and need my help! That means you and all of IM Wealth's family. Impact also means my loved ones, Steph, close family and friends. Quality over quantity all day.

Experiences to me is simply through a combination of all my growth, and in impacting all those I want to impact, experiencing each moment of each day and living life to the max. Traveling, getting outside, quality time with quality people, being with nature, loving all I do, loving all those who are important to me, laughing my face off, etc. Life is meant to be lived yo!

There can be a lot of ego, temptation and greed with money (remember the devil on your shoulder) and thus here is an example of using core values to make make a decision that's tempting.

If I were offered the opportunity to invest in a fast food restaurant that had the upside of earning me \$1,000,000 a year (a lot more than I make now), dang that sure is tempting!! However let's use my core values to make this decision.

Impact: is bringing more cheeseburgers, obesity, and diabetes to the world the impact I want to make?

No, okay cool, decision is made. MOVE ON!

No indecision land, back to serving you and living life, Epiphany City. Most end up chasing the shiny object or temptation and sure, make a shit ton of money, but typically end up unfulfilled.

That's exactly what this exercise will do for you:

1. Help define who you truly are on the inside.
2. Create harmony in who you are on the inside and how you make all decisions on the outside going forward. Eazzzyyy peeazzzy.

One other thing I'll share before I guide you through this exercise is that success cannot be copied. It can only be studied. Sure I believe that there really are no new ideas but just because those are my core values doesn't mean they need to be yours. You shouldn't try to live your life like someone else you admire. What you should do is study those you admire, and their behaviors that made them successful, but then carve your own path based on what you've learned!



**OKAY, OKAY I JUST GAVE YOU A LOT SO LET'S
NOW WALK THROUGH THE EXERCISE.**

What is the example you want to be to your family, friends, peers, and patients? _____

Who are the three people in your life that you admire most? (Parents, mentors, siblings, grand parents, relatives, teachers, mentors, coaches).

What values do they possess that make you admire them?

Who are the three people you don't know that you admire most in your life? (Athletes, presidents, leaders, celebrities etc).

What values do they possess that make you admire them?

Who are the most successful people In the world and what are their attributes? _____

Who are the heroes you look up to and how do you better want to show up?

If you had to give a presentation to a class of elementary students, what three values would you try to teach them?

What do you want said about you at your funeral? What is read in your eulogy? One of the best ways to change or begin living how you want to is to reflect on what you want others to say about you after you die.

What values would you want to pass along to your kids? (Future kids)

What businesses do you like & interact with the most? What are there core values? (use google)

Who in your industry do you look up to & what are there values?

What at your place of employment do you admire & what are their values?

What do you VALUE most in this life? If you had to guess, make a list of your most important core values?

What other values do you care about?

Okay now take EVERYTHING from above, circle, star or highlight your top 10-15.

Next, cut cut cut again down to 5.

Lastly pick your TOP 3!

Pretend you had to narrow it to 3, don't over think them they can always change, just pick them.

1. _____
2. _____
3. _____

If you're having trouble, use the list of core values on the next page to help you.

Now go out and slay the dragons, or today, with your new core values.

Don't throw away your list yet, let these bask for about a month. Put a reminder on your calendar for a month from now to revisit your core values to make sure they feel right! Now use these values that are most near and dear to who you are as a human being as your guideposts and decision filters with every decision you make in life.

Facing a tough choice, ask yourself, does this align with, or conflict with, core value #1? What about #2? What about #3?

See how this can take you to EPIPHANY CITY ASAP.



MEMORY JOGGER OF VALUES

ABUNDANCE
ACCEPTANCE
ACCOUNTABILITY
ACCOMPLISHMENT
ACCURACY
ACHIEVEMENT
ACKNOWLEDGMENT
ADAPTABILITY
ADVENTURE
AFFECTION
AGGRESSIVENESS
AGILITY
ALERTNESS
AMBITION
ANTICIPATION
APPRECIATION
ASSERTIVENESS
ATTENTIVENESS
AUDACITY
AWARENESS
BALANCE
BEAUTY
BELONGING
BLISSFULNESS
BOLDNESS
BRAVERY
BRILLIANCE
CALM
CANDOR
CAREFULNESS
CARING
CERTAINTY
CHALLENGE
CHANGE
CHARITY
CHEERFULNESS
CLARITY
CLEANLINESS
COLLABORATION

COMFORT
COMMITMENT
COMMUNICATION
COMMUNITY
COMPASSION
COMPETENCE
COMPETITION
CONCENTRATION
CONFIDENCE
CONNECTION
CONSCIOUSNESS
CONSISTENCY
CONTENTMENT
CONTENT OVER FLUFF
CONTINUITY
CONTINUOUS
IMPROVEMENT
CONTRIBUTION
CONTROL
CONVICTION
CONVINCING
COOPERATION
COURAGE
COURTESY
CREATIVITY
CURIOSITY
DARING
DECISIVENESS
DELIGHT
DEPENDABILITY
DESIRE
DETERMINATION
DEVOTION
DIGNITY
DILIGENCE
DISCIPLINE
DISCOVERY
DISCRETION
DIVERSITY

DRIVE
DUTY
EAGERNESS
EDUCATION
EFFECTIVENESS
EFFICIENCY
ELATION
ELEGANCE
EMPATHY
ENCOURAGEMENT
ENDURANCE
ENERGY
ENJOYMENT
ENTHUSIASM
EQUALITY
EXCELLENCE
EXCITEMENT
EXPERIENCE
EXPERTISE
EXPLORATION
EXPRESSIVENESS
FAIRNESS
FAITH
FAME
FAMILY
FIDELITY
FLEXIBILITY
FLOW
FOCUS
FORGIVENESS
FORTITUDE
FREEDOM
FRIENDSHIP
FRUGALITY
FUN
GENEROSITY
GIVING
GOING THE EXTRA MILE
GOODNESS

GRACE
GRATITUDE
GROWTH
GUIDANCE
HAPPINESS
HARMONY
HARD WORK
HEALTH
HELPFULNESS
HEROISM
HOLINESS
HONESTY
HONOR
HOPEFULNESS
HOSPITALITY
HUMILITY
HUMOR
IMAGINATION
INDEPENDENCE
INFLUENCE
INGENUITY
INNER PEACE
INNOVATION
INSIGHTFULNESS
INSPIRATION
INTEGRITY
INTELLIGENCE
INTENSITY
INTIMACY
INTUITIVENESS
INVENTIVENESS
INVESTING
JOY
JUSTICE
KINDNESS
KNOWLEDGE
LEADERSHIP
LEARNING
LIBERTY
LOGIC
LONGEVITY
LOVE
LOYALTY
LOVE

MAKING A DIFFERENCE
MASTERY
MATURITY
MEANING
MERIT
MINDFULNESS
MODESTY
MONEY
MOTIVATION
NONVIOLENCE
OPENNESS
OPPORTUNITY
OPTIMISM
ORDER
ORGANIZATION
ORIGINALITY
OUTCOME
ORIENTATION
OUTSTANDING SERVICE
PASSION
PEACE
PERCEPTIVENESS
PERSEVERANCE
PERSISTENCE
PERSONAL GROWTH
PLEASURE
POISE
POSITIVE ATTITUDE
POWER
PRACTICALITY
PRECISION
PREPAREDNESS
PRESENCE
PRESERVATION
PRIVACY
PROACTIVITY
PROGRESS
PROSPERITY
PUNCTUALITY
QUALITY
QUIET
RATIONALITY
RECOGNITION
RELATIONSHIPS

RELIABILITY
RELIGION
RESOURCEFULNESS
RESPECT
RESPONSIBILITY
RIGHTEOUSNESS
RISK-TAKING
ROMANCE
SAFETY
SECURITY
SELFLESSNESS
SELF-ESTEEM
SERIOUSNESS
SERVICE
SIMPLICITY
SINCERITY
SKILL
SPEED
SPIRIT
STABILITY
STRENGTH
STYLE
SYSTEMIZATION
TEAMWORK
TIMELINESS
TOLERANCE
TRADITION
TRANQUILITY
TRUST
TRUTH
UNITY
VARIETY
WELL-BEING
WISDOM



IM Wealth
Meaningful Journeys

DISCOVERY

**This is more than an inventory.
Tell us what matters most to *you*.**

IM DISCOVERY

Your planning and your portfolio should be as unique as you are! We want to have a deep understanding of what matters most to you. We invite you to share openly with us, so we can provide you with the most personalized experience possible!

YOUR VALUES

How can we make our time together most valuable for you?

What are you most excited about right now? Why?

What are you most concerned about right now? Why?



YOUR VALUES

12 months from now, what would you most like to have accomplished personally and professionally?

Are you currently facing any major financial decisions? If yes, please tell us more.

Have you ever sought professional financial advice? If yes, how did it go? If no, why not?

What would a perfect advisory relationship look and feel like for you?

What would you most like to avoid in an advisory relationship?

YOUR LIFE

At this stage in your career, how do you feel about your work/life balance?

What brings you the most joy in your life?

What brings you the most purpose in your life?

Do you feel that you are able to pursue your joy and purpose? If any, what are your greatest obstacles?

If you could change one thing about your life, what would it be? How, When, and Why?

YOUR PURPOSE

What do you find most rewarding about your professional life?

What do you find most challenging about your professional life?

How long do you see yourself working in your current role? Do you plan to work full time until the day you retire? Do you see yourself slowing down prior to full retirement? Please share your vision.

If you had the option to slow down your pace before full retirement, when would you and why?

Do you have any desire to change anything about your current career? Have you considered starting a new business? Or have you considered a career change?

YOUR PURPOSE Continued...

If you are a business owner, do you have a succession plan for your business?

Think about your mentors you've admired the most. Have their paths had an influence on the path you'd like to create for yourself? If yes, how so?

When your colleagues see you as their mentor, how would you hope you can influence the path they chose for themselves.

PROFESSIONAL GOALS

Starting a Business

Starting a business is one of the most challenging and demanding things that a person can do—but it can also be personally and financially rewarding.

Have you ever thought about starting your own business?

Would you go it alone or would you want partners? If partners, when and how many?

Would you incorporate or have some other form of ownership?

Would you need to find a separate location? Rent or buy? How much space would you need?

PROFESSIONAL GOALS

What kind of office equipment, furniture, and supplies would you need to get started? Purchase or lease?

What is the probability that you would have positive cash flow in the first year?

Do you see yourself financing any portion of these costs, or is this something you are prepared to handle out of portfolio earnings or principal?

Would you have any issues with non-compete language in your existing employment agreement?

If you did not start or join a NEW Business, would you regret it? Why?

RETIREMENT & LEGACY

Please fill in the following information for both you and your spouse (if applicable), and rank each item in importance from 1 (low) to 10 (high).

	You	Spouse	Importance
Target Retirement Age			
Latest Acceptable Retirement Age			
Target Annual Income in Retirement (Today's Dollars)			
Minimum Acceptable Income in Retirement (Today's Dollars)			

Notes:

Estate and Charitable Planning

Estate planning is a process that involves you, your family, other individuals, and (in many cases) charitable organizations of your choice. The questions below are designed to help you frame the legacy that you hope to leave.

What values and beliefs have you developed during your lifetime that you want your family to know about?

What legacy do you want to leave for your family?

RETIREMENT & LEGACY

What would you like to see happen as a result of the money you leave behind? Would you like to see that happen while you are alive?

Are you currently making gifts to or performing volunteer services at an organization near and dear to you? Do you plan to leave a bequest at your death?

What kinds of pledges have you made for future charitable donations?

If you were to pass away prematurely, have unforeseen long-term health care costs, or become unable to work, how would that change things?

RETIREMENT & LEGACY

Please fill in the following information for all gifts, charitable donations, and bequests that you would like to make in your lifetime, and rank each item in importance from 1 (low) to 10 (high).

Description of Gift, Donation, or Bequest	Approximate Cost	Time Horizon	Importance

Notes:

Providing for Someone's Care

Caring for a special-needs child or an aging parent costs time and money. Whether you are currently providing care for a loved one or anticipate being in this role, the questions below will help you prepare for this cost as part of your overall financial plan.

Are you currently helping or do you plan to help family members reach goals, such as buying a house, starting a business, or taking a sabbatical?

Who is (or may be in the future) dependent on you for your support? Do any family members have special needs, health issues, financial immaturity, or other special circumstances?

RETIREMENT & LEGACY

How do you plan to take care of that person?

If you were to pass away prematurely, have unforeseen long-term health care costs, or become unable to work, how would that change things?

Please fill in the following information regarding providing care, and rank each item in importance from 1 (low) to 10 (high).

Name of Individual Needing Care	Approximate Cost	Time Horizon	Importance

Notes:

LIFESTYLE

What would a financial plan be without dreams? Is there a particular item—a boat, a vacation home, or an annual travel budget—that you have always dreamed about?

Please provide details of ANY non-retirement goals. How much will these goals cost and when do you want to achieve them? Rank each goal in importance from 1 (low) to 10 (high).

Goal	Approximate Cost	Time Horizon	Importance

Notes:

LIFESTYLE OBJECTIVES

What major purchases or expenses do you see yourself incurring over the next 5-10 years?

What do you hope to accomplish financially in the next 5 (10, 15, etc.) years?

LIFESTYLE

Why are these mid range goals so important to you?

Are you concerned that your Mid-Range Goals may be at odds with your Long Range Goals?

Where do you dream of going?

Where do you see yourself living?

What are your top three financial priorities? How would a market downturn affect your priorities?

LIFESTYLE GOALS

If you received a financial windfall, how would you live your life differently? What would you change?

How do you want to be remembered by those you care most about?

What can you do now to have the greatest impact on those you care most about?

List here all other goals not listed above. Rank each item in importance from 1 (low) to 10 (high).

Goal	Approximate Cost	Time Horizon	Importance

Notes:

EDUCATION PLANNING

College and Private School Saving Planning

Given the rising cost of college, providing quality educational opportunities for your children can be daunting. Fortunately, establishing a plan now for funding that educational goal will make it that much easier to attain this goal in the future.

Where do you see your child going to college?

How much do you think it will cost to put your children through college?

How much do you plan to pay?

What role do you see yourself playing, financially or otherwise, in the education of your grandchildren?

EDUCATION PLANNING

If you were to pass away prematurely, have unforeseen long-term health care costs, or become unable to work, how would that change things?

Please fill in the following information for school savings, and rank each item in importance from 1 (low) to 10 (high).

Name and Relationship	Date of Birth	No. of Years	Ideal Goal Amount	Acceptable Goal	Importance

Notes:

