



Financial Planning Proposal

Prepared For:

Prepared By:

Date:

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YOUR FINANCIAL PLANNING OBJECTIVES:

During our initial meeting, you identified several financial planning goals that you would like to accomplish in the years to come. These objectives include the following:

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OUR OBSERVATIONS:

Based upon the limited information you have provided, we have the following concerns and observations regarding your current financial situation:

Financial Position:

- You do not appear to have liquid assets earmarked for emergencies.
- You have a substantial amount of credit card debt.
- Your net worth includes real property, non-qualified investments, and qualified retirement plan assets.
- A significant portion of your net worth consists of real estate and/or business interests.
- Your net worth is heavily concentrated in qualified retirement plan assets.

Retirement Planning:

- Your goals for your retirement are not quantified, thus compromising your long-term security.
- You do not have a coordinated plan to control taxes and as a result, you may be paying more taxes than need be.
- You have not completed a risk tolerance assessment to help determine an appropriate degree of risk you are comfortable assuming.
- You are not maximizing contributions to qualified retirement plans available to you.
- You have not reviewed the distribution options or beneficiaries of your qualified retirement plans in order to determine the optimal method and timing of distributions in light of your income needs and estate planning goals.

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- You have not reviewed your qualified plan to determine if it is the most efficient design.
- You have not reviewed your qualified plan to determine if it is compliant with recent changes in the law.

Investment Planning:

- You do not have a defined investment policy statement for which you can measure your results against an appropriate asset allocation strategy.
- You have not completed a risk tolerance assessment to help determine an appropriate degree of risk you are comfortable assuming.
- Your current investment portfolio does not appear to include assets with various tax treatments (e.g. ordinary income taxation, tax-free, capital gain tax treatments, etc.).
- You have not had a third party review of your investment portfolios.

Education Planning:

- You have not created a formal education funding program for your child(ren).
- Your current education funding program for your child(ren) may not maximize valuable tax benefits that are available.

Protection Planning:

- You have not recently reviewed the adequacy of your current life and/or disability insurance coverage.
- You have not investigated the impact of potential health care issues, including extended care needs, on your financial independence.
- You have not recently reviewed your existing automobile and homeowner's insurance coverage.

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- You have not recently reviewed the protection program in place to protect you, as a business owner, and the business property.

Estate Planning:

- You have not drafted an estate plan, therefore the distribution of the majority of your assets will be determined by state law.
- Your current estate plan may subject your estate to unnecessary costs, delays and publicity.
- Your estate may be subject to additional taxes if it appreciates in value.
- Your current estate plan may forfeit some or all of the available exemption from estate taxes at the first death. This may expose more of your estate to taxation than is necessary.
- Life insurance in your estate may compound the problem it is meant to solve and inflate your estate taxes.
- You have not protected the assets you have acquired from the efforts of an extended period of illness.
- You have not protected your assets from divorce, litigation, or judgement creditors of yours or your children's to the extent provided by law.
- With most of your assets currently titled jointly, your spouse may be required to pay more capital gains tax than necessary if these assets are sold following your death.
- The provisions of your Will are not effective regarding the distribution of any assets you and your spouse own jointly with right of survivorship.
- You have not addressed the potential estate tax issues regarding the transfer of assets to a non-US citizen spouse.

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- You may not have considered the lifestyle and management issues involved when transferring assets to children.
- You have not designated someone to make financial and/or health care decisions in the event of your incapacity.
- You have not determined if your estate assets will be capable of supporting your lifestyle needs throughout your lifetime(s).
- It is uncertain if your specific objectives for distributing your estate to your heirs (e.g. family legacy) are consistent with your current estate plans.
- Your current estate plan may not address your social legacy planning objectives.
- Your current estate plan does not address your philanthropic/charitable giving objectives.
- Beneficiary designations for all your qualified retirement plan assets have not been coordinated with your overall plan to assure that your estate distribution goals will be met.
- You have not analyzed your estate's ability to pay the potential costs associated with transferring your wealth to future generations.
- You are not currently maximizing annual gifts to the extent possible under current law.
- Your current gifting program does not leverage your annual gifts.
- Your estate plan does not address or take into consideration the impact of having an heir with special needs.
- You have not incorporated passing assets to your grandchild(ren) into your estate plan.
- Your estate plan does not include provisions that will encourage or incentivize your heirs to carry on your desired objectives.

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Business Continuity Planning:

- There is no ownership and management succession plan in place for your business in the event of retirement, disability and/or death.
- There is no operational plan for your business in the event of crisis.
- Current stock gifting strategy may lead to dilution and lack of a cohesive ownership.
- Out-of-date and inadequate estate and business continuation plan could result in significant estate taxes, which could place the business or business real estate in jeopardy.
- Your objective to transfer your business to family members may not be accomplished based upon your current estate plans.
- You indicated that you do not have a formal agreement to handle the transfer of your business which could create significant problems in the event of your death or disability.
- You currently have no formal plan in place for the transfer of your business in the event of a death or disability. This compromises the ability to transfer your business to the next generation.
- There is no plan in place to set the value of the business in the event of death, disability or voluntary termination.
- You have not formulated your lifetime exit strategy from your business.
- It is uncertain if your current business continuation plan still meets your needs.
- There is no plan to meet the future liability associated with the required repurchases obligation of company stock within the ESOP plan upon any employee's death, disability, termination or retirement.
- You have not planned for loss of key personnel.



Employee Benefits Planning:

- You have not addressed methods to attract and retain the services of key employees.
- You do not have a qualified plan in place to attract and retain key employees.
- Your current qualified plan is not motivational to your highly paid employees.
- As a business owner, you have not addressed the limitations associated with funding your qualified plan.
- Your current benefit package does not differentiate its design between owner-employees and non-owner key employees.
- You have not determined whether current retirement plans provided by the company will meet long-term retirement needs of your key executives.
- You are not offering 'Non Qualified Plans' that provide incentives and rewards to key executives to stay with the company.
- You do not offer group benefits to your employees.

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