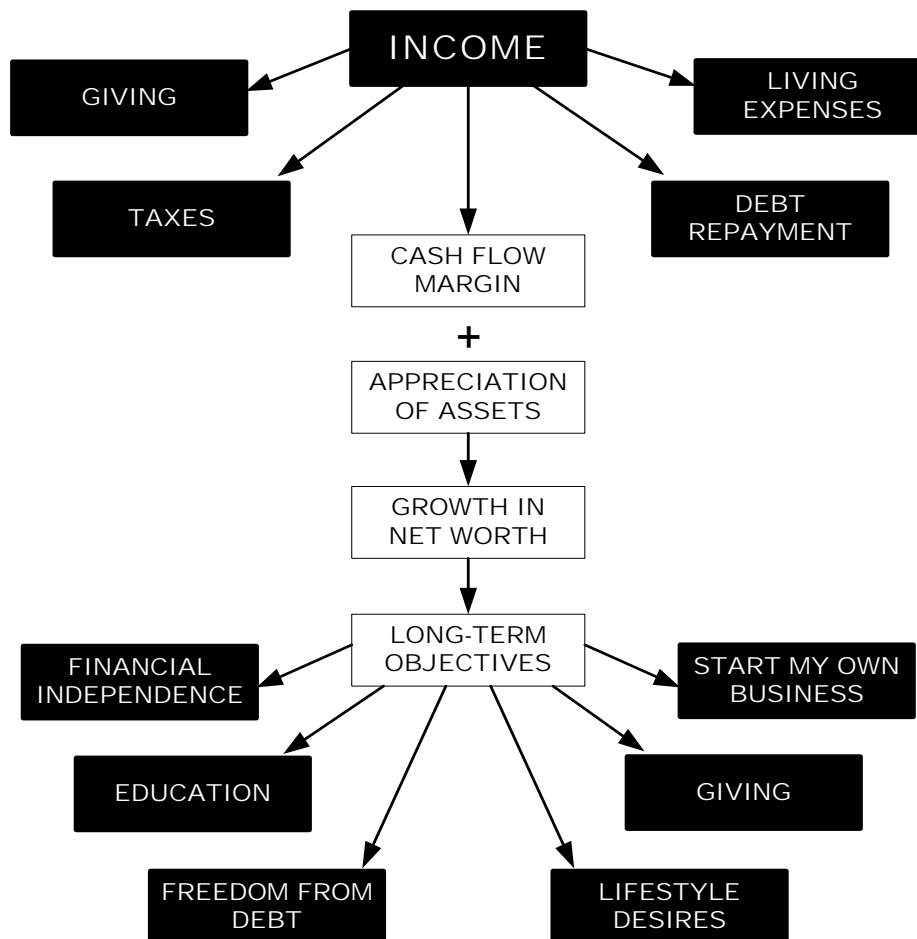


FINANCIAL PLANNING FLOW CHART



GOALS CHECK-UP

SHORT-TERM

- Do I have peace of mind with my financial decision-making?
- What am I most concerned about in the next six to twelve months?
- What am I most concerned about in the next one to five years?
- Am I comfortable with my level of charitable giving?
- Am I paying too much in taxes?
- Are my living expenses too high or too low?

LONG-TERM

- What am I most concerned about in the long term?
- Are there some potential financial events that cause me fear?
- Am I comfortable with my debt level?
- Am I making progress towards my goals?
- Should I reposition my investment portfolio?