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6 ELEMENTS OF FINANCIAL PLANNING

FINANCIAL POSITION

- Cash Reserve Levels
- Cash Reserve Strategies
- Debt Management
- Cash Flow Management
- New Worth
- Discretionary Income
- Expected Large Inflow/Outflow
- Lines Of Credit

PROTECTION PLANNING

- Disability Options
- Long-Term Care Timing/Prem
- Medical Health
- Policy Status
- Policy Loans
- Beneficiary Designations
- Special Needs Situations
- Alternate/ Additional Coverage Strategies

INVESTMENT PLANNING

- Asset Allocation
- Education Planning
- Lump-Sum Accumulation
- Options/Restricted Stock/Non-qualified Deferred Compensation
- Ongoing Investment Fees
- Risk Tolerance
- Tax Implications
- Cost Basis
- Time Frames
- Diversification
- Strategies
- Dollar-Cost Averaging
- Market Timing Issues

TAX PLANNING

- Tax Reductions
- Tax Deferral
- Tax Avoidance
- Future Taxes Due
- Withholding Tax Diversification
- Qualified Investments
- Non-Qualified Investments
- Effects of Liquidation
- Filing Status
- Business Ownership

RETIREMENT PLANNING

- Minimum Distributions
- Pre-59 1/2 Strategies
- 401(K)s
- IRAs
- Medicare/Medigap
- Social Security
- Roth Conversions
- Income Streams
- Income Streams-Transition
- Health Care
- Tax Transitions
- Risk Tolerance Transitions
- Timing Issues

ESTATE PLANNING

- Estate Balancing
- Capital Transfer
- Asset Ownership
- Trusts
- Wills
- Trust Funding
- IRD
- Succession Planning
- Special Needs Dependents
- Minor Children
- Generation Skipping
- Short-Term Life Expectancies
- Estate Liquidity
- Charitable Planning

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FINANCIAL PLANNING PROCESS

01 APPOINTMENT SET

02 INITIAL INTERVIEW DATA GATHERING

Solidify goals, dollar amounts and commitments on strategies

03 STRATEGY/ VERIFICATION CALL

Verify data, goals, found money, assets and discretionary income

04 ANALYZE INFORMATION & DEVELOP A PLAN

Create written strategies

05 PLAN PRESENTATION AND IMPLEMENTATION INTERVIEW

Deliver written plan and review recommendations

Propose implementation of product(s)

06 CLIENT REVIEW INTERVIEW

Monitor progress and implementation