Wealth Management

Organize
Analyze
Plan

Who We Are

> Go confidently in the direction of your dreams. Live the life you have imagined.
>
> — HENRY DAVID THOREAU

We are your financial advocate.

We take the time to understand what you want out of life – for yourself and for your family.

We employ a comprehensive planning approach combined with sophisticated technology designed to optimize your results and help work toward your financial goals.

We have years of experience collaborating with clients like you. We believe your financial information should be organized, up to date, easy to understand and accessible to you whenever you want, from wherever you are.

We understand that unexpected events and life changes can impact your dreams. We monitor and track your progress every day and adjust your financial plans along the way.

As your financial advocate,
your success is our success.

What We Do

Our planning process can help you pursue your financial dreams.

PROJECT YOUR GOALS
where you want to be
- education
- retirement
- future plans

EVALUATE ASSETS
what you have
- investments
- accounts
- real estate

PERFORM GAP ANALYSIS
what you need
- managing cash flow
- insurance
- asset allocation
- savings plans
- tax strategies
- annuities options
- risk tolerance

PROVIDE OPTIONS
how to get there
- detailed recommendations
- comprehensive written report
- private financial web page

IMPLEMENT STRATEGIES
activate the plan
- asset allocation
- tax strategies
- estate planning techniques

MONITOR PLAN
optimize to address goals
- performance thresholds
- automated alarms
- periodic evaluation

There is no assurance that the strategies or recommendations implemented will yield positive outcomes. The purchase of certain securities may be required to effect some of the strategies. Investing involves risks including possible loss of principal.

We start by helping you identify your goals and evaluate where you are relative to those goals.

We evaluate your options and recommend strategies to help you get you where you want to be.

We don't stop there. We help you implement the recommendations. Then, we continually monitor your financial situation to ensure you remain on track to pursue your financial dreams.

Your goals remain the centerpiece of our recommendations and strategies.

How We Do It

We take a comprehensive view of your complete financial picture to develop a deeper understanding of what is required to pursue your goals.

COMPLETE FINANCIAL PICTURE

We link all your financial accounts for a complete and up-to-date view of your financial situation. Our analysis and recommendations are comprehensive and reflect current market conditions.

DEEPER UNDERSTANDING, PERSONALIZED RECOMMENDATIONS

Our 360° view of your financial world can help monitor overall performance, monitor the impact of debt and taxes and enhance your lifestyle. With your goals as the centerpiece of our process, we provide you financial reports that clearly illustrate where you are now and how our recommendations can help you pursue your goals.

MONITOR PROGRESS

With a daily snapshot of your progress, we can alert and remind you of financial factors that may impact your ability to achieve your goals. This relieves you of organizational burden, allowing you to focus your energies on what matters most in your life.

INCREASED COLLABORATION

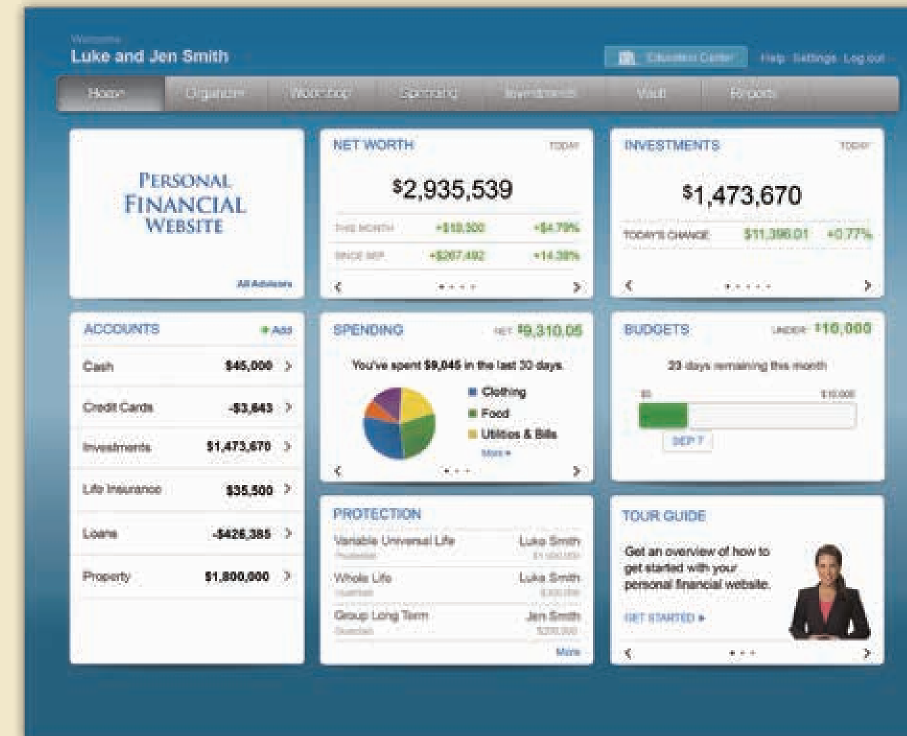
Our wealth management system provides both you and our team with a secure view of your financial progress. We can collaborate with you online at anytime, no matter where you are.

What We Provide

We make your life easier by providing unique services for staying organized, updated and prepared.

PERSONAL FINANCIAL WEBSITE

Your Personal Financial Website serves as a secure, up-to-date window into your entire financial world - accessible to you at anytime from anywhere with an internet connection or mobile device. Unlike online banking, online shopping or bill pay, our system is non-transactional.



ACCOUNTS UPDATED DAILY

All your financial account balances updated daily and accessible all in one view

ALERTS

Automatically notify you of significant changes in your accounts

UPDATED NET WORTH

Your net worth is calculated and updated daily

REPORTS

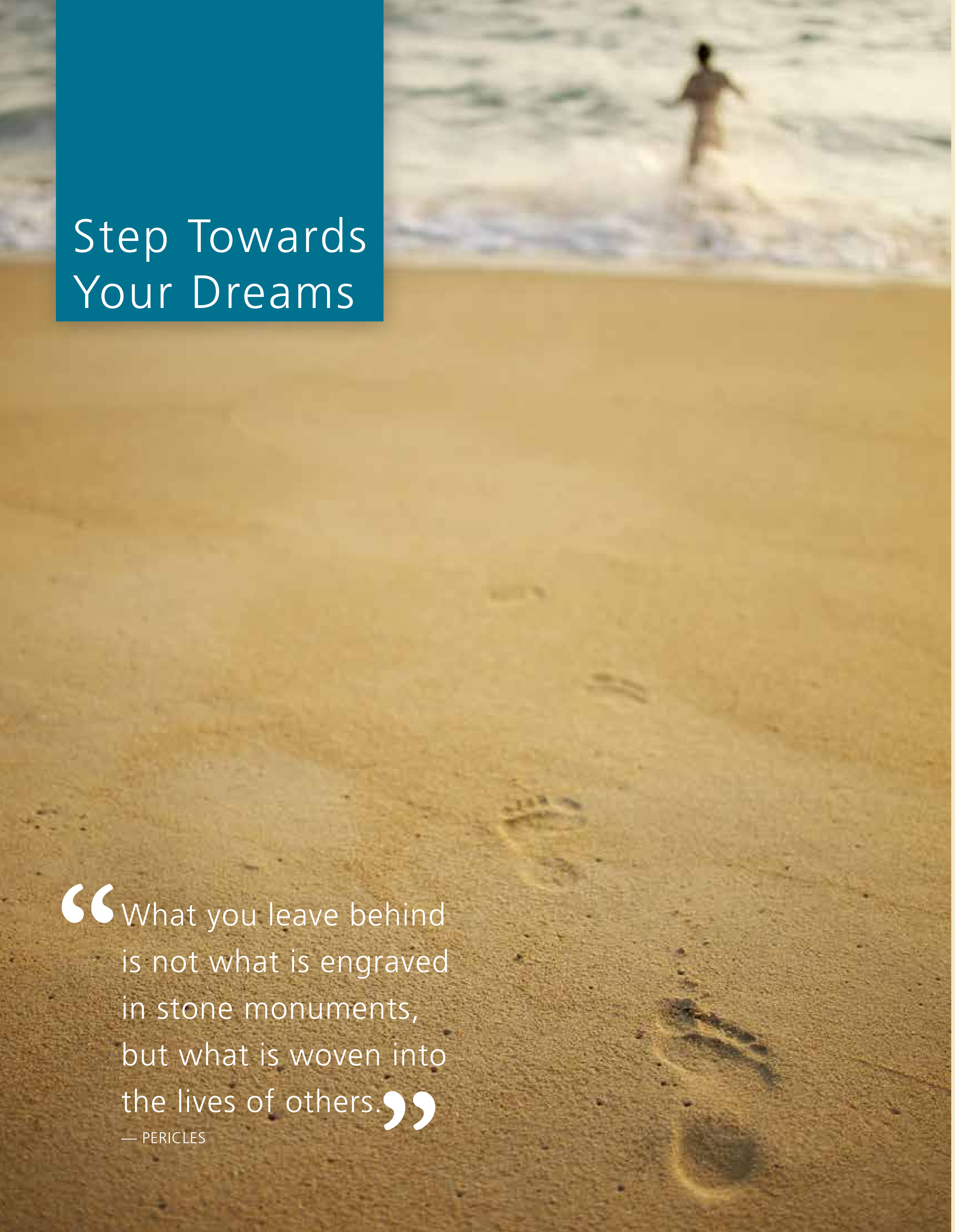
Reflect your current account values and market changes

iDoc

Secure storage facility for your financial documents and more

AWARDS MANAGER

Access all your important travel awards in one place



Step Towards Your Dreams

"What you leave behind is not what is engraved in stone monuments, but what is woven into the lives of others."

— PERICLES

Please complete this Client Questionnaire so we can begin to organize, analyze and help you prepare for your financial journey.

Next Appointment

date: ....

time: ....

place: ....

Once you have completed the Client Questionnaire, please detach, mail, or fax it back to us prior to our next appointment.

....

....

....

Client Questionnaire

Client Data

Client Name:	Date of Birth: / /	US Citizen: Y N
Spouse Name:	Date of Birth: / /	US Citizen: Y N
Address:		
City:	State:	Zip:
Home Phone:	Fax:	
Client Cell Phone:	Spouse Cell Phone:	
Client Email:		

Family Data

Children	Date of Birth	Marital Status
	/ /	S M Div Sep
	/ /	S M Div Sep
	/ /	S M Div Sep

Property

Real Estate/ Personal	Current Value	Tax Basis	Pre-Retire Gross Growth	Post-Retire Gross Growth	Owner

Investments

Type/Institution Name	Current Value	Tax Basis	Pre-Retire Gross Growth	Post-Retire Gross Growth	Owner

Retirement

Type/ Institution Name	Current Value	Pre-Retire Gross Growth	Post-Retire Gross Growth	Owner	Beneficiary	Employee Contribution	Employer Contribution

Business Assets

Business Name	Base Value	Tax Basis	Pre-Retire Gross Growth	Post-Retire Gross Growth	Owner	Business Type

Insurance

	Life 1	Life 2
Policy Number		
Institution Name		
Purchase Date		
Policy Type		
Person Insured		
Owner		
Beneficiary		
Death Benefit		
Cash Value		
Cash Value Growth Rate		
Annual Premium		
Premium Term		
Premium Payer		
Reinvested At		

	Long Term Care	Disability
Policy Number		
Institution Name		
Purchase Date		
Insured		
Benefit Amount		
Owner		
Annual Premium		
Premium Term		
Premium Payer		
Elimination Period		
Benefit Period		
COLA		

Liability

Mortgage/Loans	Institution Name	Current Balance	As of Date	Interest Rate	Loan Term

Salary/Bonus and Social Security

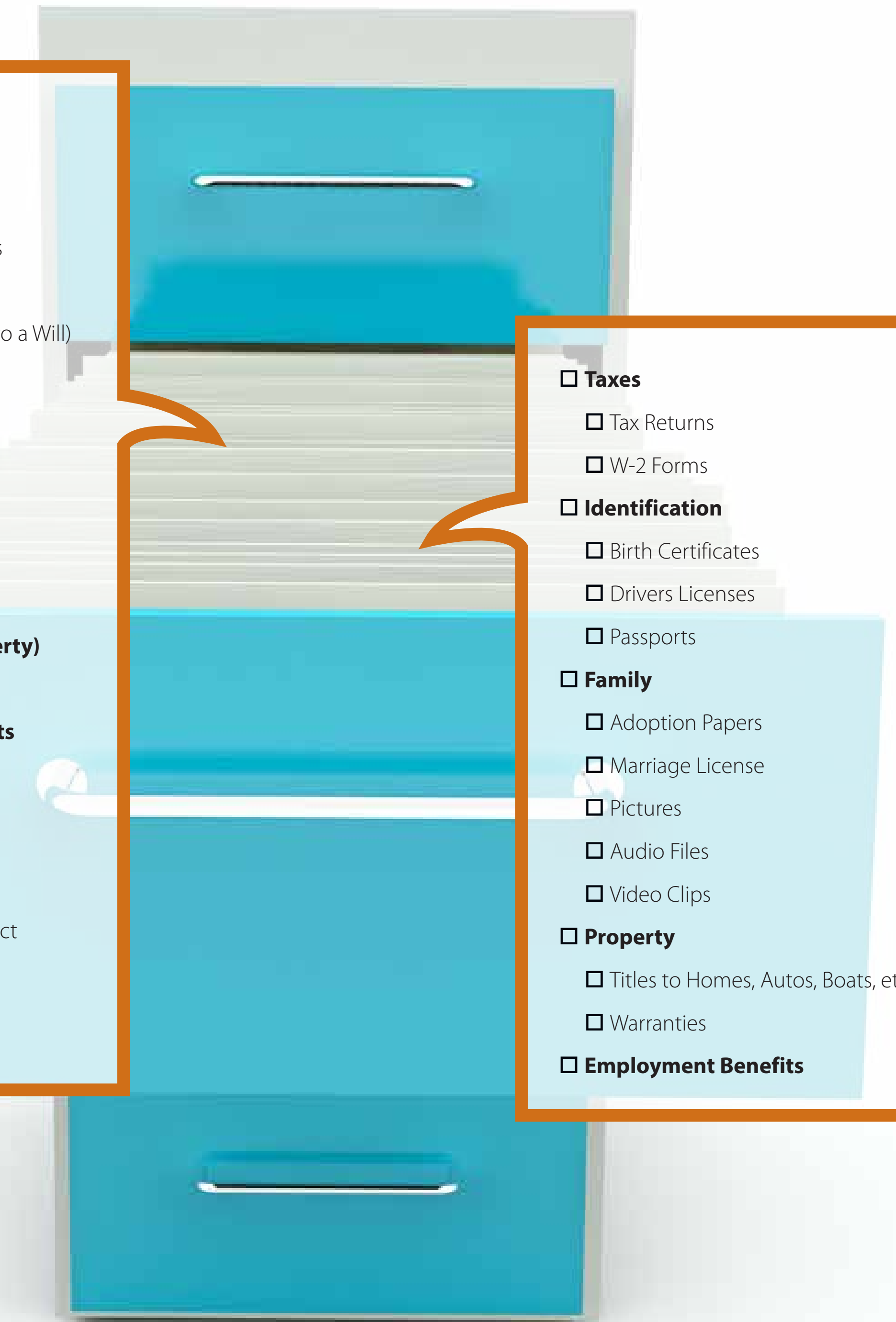
	Annual Amount	Indexed At	Owner	Starts	Ends
Salary/Bonus					
Salary/Bonus					
Social Security					

Expenses

Current	Semi-Retirement	Retirement	Advanced Years	Desired Income in the Event of Death:	
				Client's Death	Spouse's Death

iDoc Checklist

The first step in the financial planning process involves evaluating your current financial situation and becoming financially organized. Organizing your important documents and storing them in a secure location makes it easier for you and/or your family members to respond in the event of an emergency or premature death. As part of our services, we can scan and organize these documents into your own personalized Vault, making them easily accessible to you anywhere there is internet access.



- ☐ **Legal Documents**
  - ☐ Wills
  - ☐ Deeds
  - ☐ Revocable & Irrevocable Trusts
  - ☐ Power of Attorney
  - ☐ Codicils (Supplements made to a Will)
  - ☐ Living Wills/Health Directives
  - ☐ Prenuptial Agreements
  - ☐ Buy/Sell Agreements
  - ☐ Contracts
- ☐ **Soc. Sec. and/or Veteran's Administration Info**
- ☐ **Insurance Policies (Life, LTD, Disability, Medical, Car, Property)**
- ☐ **Medical Records**
- ☐ **Bank & Investment Statements**
  - ☐ Pensions, IRAs, Annuities etc... Investment Accounts
  - ☐ Stock Options/Certificates
- ☐ **Liabilities**
  - ☐ List of Credit Cards with contact information
  - ☐ Mortgages
  - ☐ Loans

- ☐ **Taxes**
  - ☐ Tax Returns
  - ☐ W-2 Forms
- ☐ **Identification**
  - ☐ Birth Certificates
  - ☐ Drivers Licenses
  - ☐ Passports
- ☐ **Family**
  - ☐ Adoption Papers
  - ☐ Marriage License
  - ☐ Pictures
  - ☐ Audio Files
  - ☐ Video Clips
- ☐ **Property**
  - ☐ Titles to Homes, Autos, Boats, etc...
  - ☐ Warranties
- ☐ **Employment Benefits**