

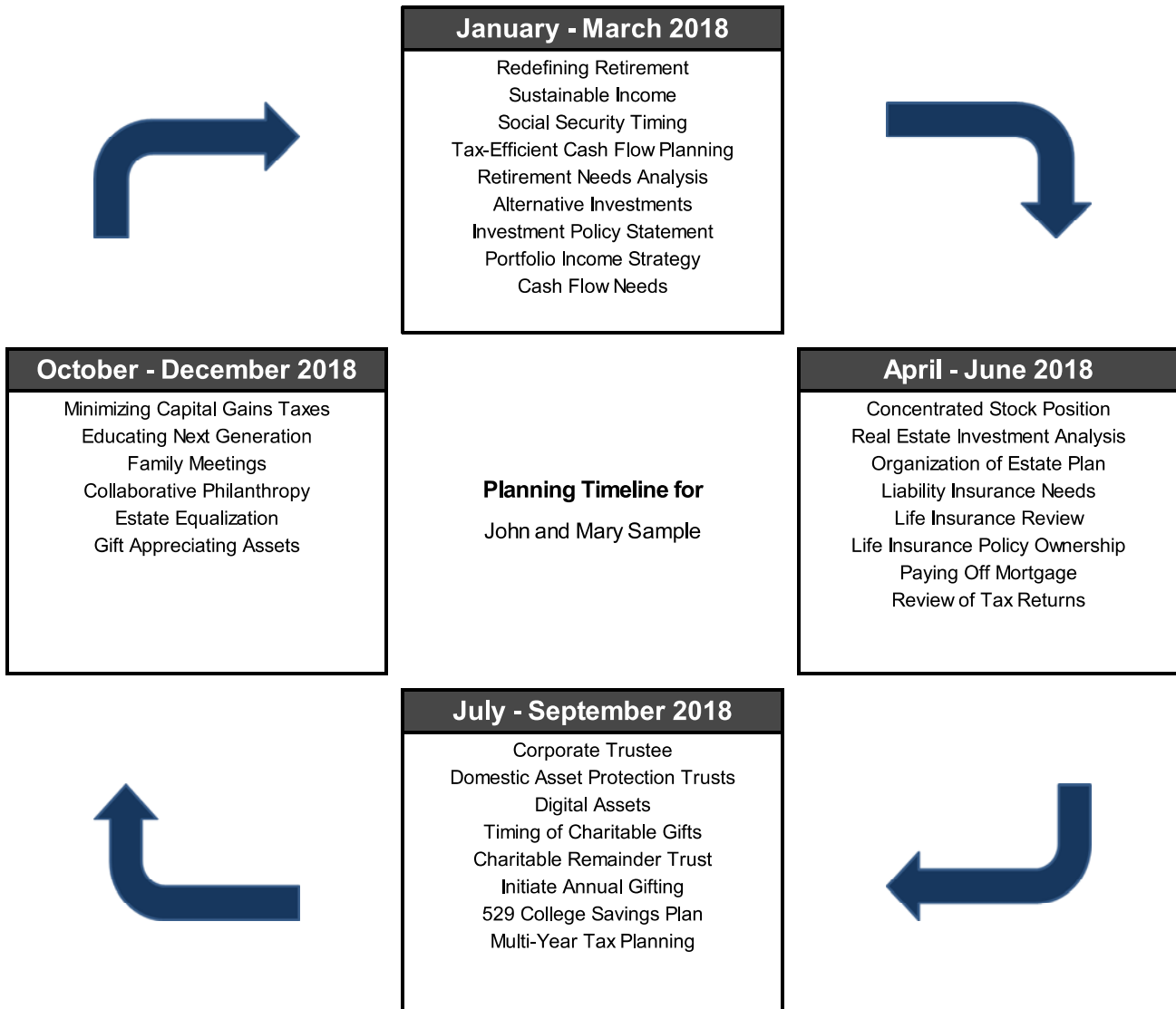
Wealth Planning Proposal

Prepared For:
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WEALTH PLANNING PROPOSAL: First 12 Months

This report is meant to serve as a road map for the type of planning we intend to do for you over the first year if you were to become a client. These plans are subject to change based on circumstances and availability.



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Retirement	First 3 Months	Months 4-6	Months 7-9	Months 10-12+
Envision what an appealing "retirement" would look like for you	X			
Create a plan for sustainable income	X			
Integrate Social Security into your retirement income strategy	X			
Devise a retirement cash flow strategy that minimizes income taxes	X			
Evaluated your retirement needs to determine funding requirements	X			

Investments	First 3 Months	Months 4-6	Months 7-9	Months 10-12+
Consider options for reducing company-specific risk		X		
Harvest losses to offset capital gains prior to year end				X
Add non-traditional investments to reduce downside risk	X			
Consolidate investments to align with Investment Policy Statement	X			
Align investments with your cash flow needs	X			
Consider the role of real estate within the context of your broader plan		X		

Trust & Estate	First 3 Months	Months 4-6	Months 7-9	Months 10-12+
Consider naming a Corporate Trustee			X	
Educate beneficiaries to prepare them for inheritance				X
Create organizational structure for estate plan and consolidated checklist		X		
Evaluate various potential risk management solutions			X	
Hold a family meeting to improve communications and relationships				X
Create a plan to properly secure and transfer your digital assets			X	

Philanthropy	First 3 Months	Months 4-6	Months 7-9	Months 10-12+
Appraise your tax status toward year-end			X	
Develop a strategic plan for philanthropy				X
Consider a charitable remainder trust (CRT)			X	

Insurance	First 3 Months	Months 4-6	Months 7-9	Months 10-12+
Utilize insurance to equalize estate				X
Ensure you have adequate liability coverage		X		
Evaluate existing life insurance to make sure it is still appropriate		X		
Remove life insurance proceeds from your estate		X		

Family Gifting	First 3 Months	Months 4-6	Months 7-9	Months 10-12+
Transfer assets to GRAT or IDGT to remove future growth from estate				X
Inaugurate an annual gifting program			X	
Utilize 529 college savings plans to maximize tax-advantaged gifting			X	

Tax/Cash Flow	First 3 Months	Months 4-6	Months 7-9	Months 10-12+
Develop a greater understanding of your current and future expenses	X			
Evaluate pro/cons of accelerated mortgage pay off		X		
Utilize multi-year planning to reduce taxes & maximize net cash flow			X	
Review previous years' tax returns		X		