

## Planning Objectives

- Cash Flow & Investment Planning
- Analyze ways to save money for wealth accumulation
- Examine how money is being spent and identify cash flow problems
- Provide funding for education goals and/or special future purchases
- Determine how long your retirement funds will last
- Optimize the use of qualified retirement plans
- Debt consolidation and management
- If Death Were to Occur
- Maintain desired standard of living for spouse's lifetime
- Establish a fund to pay for education needs
- Provide sufficient resources to pay off all debt at your death
- Provide funds for final expenses
- Review disability and long-term care needs

# Your Financial Advising Experience

*What is the process like?*

*What will we cover?*

*What areas should  
I think about?*

# Planning Process



## 01. Profile

### Collect Client Data

- Assets and liabilities
- Current protection
- Cash flow information

### Collect Goals & Objectives

## 02. Plan

### Generate Financial Analysis

- Calculate cash flow
- Allocate assets by goals
- Calculate planning shortfalls

### Consider & Prioritize Recommendations

- Review financial plan
- Prioritize needs
- Discuss recommendations
- Decide on solutions

## 03. Implement

### Implement Recommendations

- Reallocate current assets
- Change debt structure
- Direct investments
- Acquire insurance coverage
- Establish planning documents

## 04. Monitor

### Monitor Plan Performance

- Measure planning success for goals and objectives
- Periodic review and update as circumstances change

## Critical Planning Areas

- Special Needs & Future Purchases
- Financial Statements
- Lifestyle Prior to Retirement
- Retirement
- Education Funding
- Survivor Needs at Death
- Disability
- Long-Term Care
- Probability Analysis (plan uncertainties)
- Debt Management
- Emergency Funds
- Investment Analysis & Asset Allocation
- Protecting Assets
- Estate Planning
- Qualified Retirement Plans
- Planning for Employer Stock