

# Wealth Management



Organize  
Analyze  
Plan

A silhouette of a person riding a bicycle on a path. In the background, a large, leafy tree stands prominently, and beyond it, a city skyline is visible under a clear sky. The scene is captured in a way that suggests a peaceful morning or evening ride.

## 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 achieve 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 achieve your financial dreams.



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 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 achieve 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 achieve 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, BETTER RECOMMENDATIONS

Our 360° view of your financial world can help improve overall performance, minimize 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 reach 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



### REPORTS

Reflect your current account values and market changes



### ALERTS

Automatically notify you of significant changes in your accounts



### iDoc

Secure storage facility for your financial documents and more



### UPDATED NET WORTH

Your net worth is calculated and updated daily



### 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.

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

**Next Appointment**

date: .....

time: .....

place: .....

.....

.....

.....

## 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		Long Term Care	Disability
Policy Number			Policy Number		
Institution Name			Institution Name		
Purchase Date			Purchase Date		
Policy Type			Insured		
Person Insured			Benefit Amount		
Owner			Owner		
Beneficiary			Annual Premium		
Death Benefit			Premium Term		
Cash Value			Premium Payer		
Cash Value Growth Rate			Elimination Period		
Annual Premium			Benefit Period		
Premium Term			COLA		
Premium Payer					
Reinvested At					

**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

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
- Credit Cards
- Mortgages
- Loans

Tax Returns

- Information on current and former Employers
- Titles to Homes, Autos, Boats, etc...
- Employment Benefits
- Birth Certificates
- Drivers Licenses
- Adoption Papers
- Marriage License
- Location of Safe Deposit Boxes & Keys
- W-2 Forms
- Pay Stubs
- Contracts
- Warranties
- Pictures
- Passports
- Frequent Flyer/ Awards Membership Information
- Audio Files, Video Clips
- Miscellaneous Memberships

