

WHY PLAN?

PLANNING *is the* **KEYSTONE**
to a **SUCCESSFUL FUTURE**

1. DETERMINE WHAT MATTERS?

What are your desired outcomes?
How close are you to achieving them?
Use the "What Matters" Gap Analysis to start.

1

2

3

2. WHERE ARE YOU NOW?

Compare desired outcome with current picture (Gap Analysis).
Isolate the differences.
Rank the gaps by order of importance and desire to improve.

WHAT YOU HAVE

WHAT YOU OWE

WHAT YOU WANT

3. CREATE A PATH TO YOUR DESIRED FUTURE

Sync your desired outcomes with plan objectives.
Define the process and create a timeline.

“WHAT MATTERS” GAP ANALYSIS

RATE ORDER OF IMPORTANCE

(5 = Very Important; 1 = Don't Care)

ACHIEVEMENT RATING

(5 = Mastered; 1 = Haven't Started)

5 4 3 2 1	I will be able to retire when I want, how I want, and have sufficient resources to sustain my lifestyle needs.	5 4 3 2 1
5 4 3 2 1	I have sufficient reserves to keep an unplanned financial emergency from derailing my future plans.	5 4 3 2 1
5 4 3 2 1	I have a strategy for when I will take my Social Security benefits, and know how it will affect retirement income for both me and my spouse.	5 4 3 2 1
5 4 3 2 1	My estate plan is up-to-date and my plan for meeting future health care needs is in place. I have a will, a durable power of attorney, a healthcare proxy (advanced directives), and a trust.	5 4 3 2 1
5 4 3 2 1	Our family members are all on the same page and are prepared for the emotional as well as the financial wealth they will receive.	5 4 3 2 1
	Have you clearly identified what it is you want for your financial future?	Yes / No
	Are you confident that you are prepared to reach your financial goals for you and your family?	Yes / No

ALMOST ALL FUTURE PLANNING NEEDS CAN BE DEFINED IN SIX AREAS.

SAVING & INVESTING. Principles of saving and financial “LifeCycle” Investing principles are keystones for personal financial success. Our requirements change as we mature through the ages of our life.

PURCHASING POWER. Inflation eats into all facets of financial life. Preserving the ability to maintain your desired lifestyle as you age is critical for achieving your goals in later life.

PROTECTING ASSETS. Safeguarding and sheltering the assets you have accumulated is essential for the time when you must rely on them for your financial support.

GOVERNMENT BENEFITS. Strategically applying tax advantages and maximizing your government retirement benefits can significantly augment your retirement financial foundation.

FINANCIAL INDEPENDENCE. Developing a long-term strategy for giving you the power to choose your lifestyle, even after you stop working, is the key to achieving true financial well-being.

NEXT GENERATION. The majority of wealth that is passed on fails to continue past the third generation. The effective transfer of wealth is an essential key to the future happiness and unity of the next generation.

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