

FINANCIAL PLANNING

- 1. How do you currently feel about your retirement?**
 - Uncertain/Uncomfortable
 - OK, but it could use some attention
 - Great, because I meet with my Financial Advisor regularly
- 2. Are you on track with meeting your goals outlined in your Investment Policy Statement (IPS)?**
 - Why is having an IPS important?
 - I hope so, but I'm not sure
 - Yes. I have a plan in place and my IPS is reviewed routinely
- 3. Are you on track to retiring when and how you want?**
 - No
 - I hope so, but I'm not sure
 - Yes. I have a plan in place and it's assessed routinely
- 4. Do your investments align with your goals?**
 - I don't know
 - My investments were set to my risk tolerance
 - Yes. I have a routine assessment to ensure they remain aligned
- 5. Do you worry about what will happen to your wealth and/or business when you pass?**
 - No
 - Yes, and I would like to change that

ESTATE & TRUST PLANNING

- 1. Do you have a trust?**
 - Revocable (living)
 - Irrevocable
 - No
 - I don't know
- 2. When was your estate plan last reviewed?**
 - Within the last 3 years
 - Between 3 to 6 years
 - More than 6 years ago
 - I don't have one
- 3. Do you have an estate planning attorney?**
 - Yes (Name, phone, address)

 - No
 - I don't know
- 4. Are you the current or future beneficiary of any trust or estate?**
 - Yes (Name, phone, address)

 - No
 - I don't know
- 5. How will your business interests be handled when you die?**



INCOME TAX PLANNING

1. How do you currently feel about your tax situation?

- Uncertain/Uncomfortable
- OK, but it could use some attention
- Great/Confident I'm getting the most benefits

2. Do you currently have a CPA preparing your tax returns?

Yes or No – Who does them?

Do they provide input on your financial decisions?

3. Does your current financial advisor consider tax implications when discussing your options?

- No
- I'm not sure
- Yes. My CPA is involved in the decision process

4. How do you consider your tax planning?

- It's reflective of the year; not forward looking
- There is some, but probably not enough
- Proactive and in-line with my long-term goals

FAMILY OFFICE

1. Do you ever feel overwhelmed with financial activities or decisions?

- No. I think I'm handling everything fine
- Somewhat; it's sporadic
- Yes, and I would like to change that

2. Do your family dynamics affect your financial decisions?

- No
- Yes, but someone helps us manage everything (f/u question – Could you explain that a little bit?)
- Yes. How do I proceed?

3. Do you have wealth preservation strategies in place?

- My spouse/family know my wishes
- Yes. I have a will
- No, but I probably should

Answering these questions can be very enlightening. For guidance on how to start your financial plan or if you need to revisit your existing one, contact Scott Brubaker, CFA, at sbrubaker@hw-invest.com or 831.622.2489