

LEGACY FINANCIAL PROCESS

1. Discovery
 - a. Values of Money
 - b. Short, Intermediate, and Long-Term Goal Identification
 - c. Identify Current Position
 - d. Time Horizons or Checkpoints
 - e. Expectations of Service
2. Protection
 - a. Savings
 - b. Life Insurance
 - c. Disability Insurance
 - d. Long-Term Care
3. Investment Selection and Management
 - a. Risk Tolerance
 - b. Investing Values
 - c. Selection to match goals, cost analysis, and tax considerations
4. Tax and Estate Planning Consideration
 - a. Effect of taxes yearly, but also during retirement
 - b. Tax Effects within the investment portfolio
 - c. Estate consideration based on net worth, residency, and client goals
5. Strategic Meetings
 - a. Update short, intermediate, and long-term goals
 - b. Discuss life changes or changing needs
 - c. Evaluate market and economic effects to your goals