

COMPREHENSIVE WEALTH MANAGEMENT ANALYSIS (CWMA) TABLE OF CONTENTS

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| I. | CWMA | SUMMARY | LETTER (| (Net Worth | Summary. | Priorities. | etc.` |
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II. RETIREMENT ANALYSIS

- A. Most probable scenario
- B. Most probable "Worst" case scenarioC. Most probable "Best" case scenario
- D. Most probable scenario w/o Social Security

III. EDUCATION PLANNING

- A. Low cost, in state Education Analysis
- B. High cost, out of state Education Analysis
- IV. LIABILITY (DEBT) MANAGEMENT RECOMMENDATIONS
- V. ESTATE PLANNING (Wills, Trusts, Gifting, Medical Directives, POA's)

VI. APPROPRIATE INSURANCE COVERAGES

- A. Life
- B. Disability
- C. Umbrella
- D. Long Term Care

VII. POTENTIAL TAX MITIGATION STRATEGIES

VIII. 401(k) / RETIREMENT PLAN ALLOCATION RECOMMENDATIONS

IX. OTHER TOPICS / GOALS THAT ARE IMPORTANT TO YOU (i.e., real estate, rental property, charitable giving, stock options, businesses,

travel, etc.)

PART TWO:

I. THE STRATEGICALLY ENGINEERED PORTFOLIO PROGRAM (SEPP) – A disciplined, systematic and time-tested approach to an optimal asset allocation program for you and your investment portfolios based on Modern Portfolio Theory and the Efficient Frontier.