

Beyond the Portfolio

Sample Client

	N/A	Needs Plan	Optimal	Notes
Personal Finance				
Financial Recordkeeping	0	0	0	
Consolidated Financial Accounts	0	0	0	
Simplifying bill payment	0	0	0	
Credit card/banking rewards	0	0	0	
Investments				
Asset Allocation	0	0	0	
Mutual Fund Expenses	0	0	0	
Dividend reinvestment options	0	0	0	
Stock ownership guidelines	0	0	0	
Other:	0	0	0	
Debt/Cash Flow				
Budget	0	0	0	
Savings	0	0	0	
Cash Flow	0	0	0	
Emergency funds/liquidity reserve	0	0	0	
Savings vehicle for cash reserves	0	0	0	
Debt pay down plan	0	0	0	
Credit rating	0	0	0	
Use of credit cards	0	0	0	
Financing concerns/issues	0	0	0	
Deductible interest where available	0	0	0	
Mortgages	0	0	0	
Retirement				
Goal planning (vacation home, weddings, etc.)	0	0	0	
Social Security/Pensions	0	0	0	
Medicare & Supplemental Plans	0	0	0	
Need for elder planning	0	0	0	

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Tax				
Asset location	0	0	0	
Roth conversion	0	0	0	
401(k)/IRA contrib. (Traditional, Roth, SEP)	0	0	0	
IRA catch-up contributions	0	0	0	
Distribution planning	0	0	0	
RMD planning/issues	0	0	0	
Taxability of Social Security Benefits	0	0	0	N
Health care surtax	0	0	0	
Charitable gift planning	0	0	0	
Capital gain/loss harvesting	0	0	0	
Benefits				
401(k) options/matching	0	0	0	
Deferred compensation	0	0	0	
Pre-tax expenditures	0	0	0	
Health/Dental insurance options	0	0	0	
Health Savings Account	0	0	0	
Stock options/Restricted Stock	0	0	0	
ESOP/ESPP	0	0	0	
Insurance & Risk Management				
Life	0	0	0	
Health	0	0	0	
Property/Casualty	0	0	0	
ST Disability	0	0	0	
Long-term Disability	0	0	0	
Long-term care plans/insurance	0	0	0	
Umbrella	0	0	0	

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	N/A	Needs Plan	Optimal Notes
Education			
FAFSA and student loans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
529 Plans	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Estate Planning			
Wills/Guardianship/Trustees	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Special needs/dependent parents	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Proper beneficiary designations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Health care POAs/Other POAs	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Assess need for credit shelter	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Planning for Estate Tax	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Executor inventory and contacts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Other Key Information			
Salary/Income			
Tax Rates			
Home			
Second Home			
Unsupervised Investments			
Retirement Income			
Important Dates			