

Client Confidential Clarity Assessment

(Retirement X-Ray Homework)

Before completing personal details, review the applicable privacy notice and complete the office permission steps.

Name Dennis & Maria Mitchell Date Oct. 27, 2026

Clarify, then verify, then strategize

Discovery helped us clarify who and what matters most. Now we will get more specific, gathering the facts and records we need to verify that picture before we strategize.

These details support observations, assessment of coordination gaps and potential benefits, and a plan for coordinated execution. Results are not guaranteed.

Your next steps toward confidence

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Precision without guesswork

You choose what matters; questions are welcome. Complete this independently. Skip Client B if alone and business pages if not an owner.

? = unknown; NA = does not apply; 0 = a true zero. Use EST with source/date for estimates. Not a priority means applicable but not your focus.

Ask for help or discuss later. Attach statements for unfamiliar details; use labels such as A1.

No Social Security numbers, passwords or full account numbers.

Return before your Confidence meeting

Return this assessment and relevant copies before our meeting so our team can review them in detail and give your account the attention you deserve.

Agreed return-by date: Nov. 3, 2026 (sample)

☒ Drop off ☐ Please provide a self-addressed return envelope.

For privacy, no email returns. Send copies; keep your originals.

Introduction Your household details

Use ? for unknown, NA if not applicable and EST for an estimate.

2.1 Tell us about the people taking part

Client A is you; Client B is your spouse or partner, if applicable. Complete both columns when planning together. Write NA where a question does not apply.

Home / mailing address (note any difference): 100 Example Lane, Example City, FL 00000

Client A

Legal name:

Dennis Mitchell

Preferred name:

Dennis

Date of birth and current age:

April 12, 1967 / 59

Phone:

202-555-0141

Email:

dennis.mitchell@example.com

Address: ☒ Same as written above

If different (street, city, state, ZIP):

N/A - same address

☒ Working ☐ Retired ☐ Other

If working, employer / company:

Mitchell Home Services LLC

Job title / role:

Managing owner

Company retirement plan?

☐ Yes ☐ No ☒ Unsure ☐ NA

If retired, when did you retire?

N/A - working

From which employer / business?

N/A - working

Client B

Legal name:

Maria Mitchell

Preferred name:

Maria

Date of birth and current age:

June 8, 1969 / 57

Phone:

202-555-0142

Email:

maria.mitchell@example.com

Address: ☒ Same as written above

If different (street, city, state, ZIP):

N/A - same address

☒ Working ☐ Retired ☐ Other

If working, employer / company:

Example Community Office

Job title / role:

Office coordinator

Company retirement plan?

☐ Yes ☐ No ☒ Unsure ☐ NA

If retired, when did you retire?

N/A - working

From which employer / business?

N/A - working

Anything we should know to make this easier?

Preferred contact method / accessibility needs / helper / household changes:

Phone; plain English, include both spouses. No private documents by email.

Opening What brought you here?

Use ? for unknown, NA if not applicable and EST for an estimate.

Appreciation

Appreciate you being here. I know your time is valuable. Let's get right to the things that are most important to you.

What brought you here?

Before we begin, are there any thoughts, questions, or concerns you want to make sure we address today?

We want work to become optional without leaving Maria or the business exposed.

We want to understand how all the pieces work together.

Why now

What makes that so important to you at this time?

Dennis turns 60 next year.

We need time to prepare,

not rush an exit.

Prior efforts

And up until now, what other things have you done in this area?

Saved in IRAs and brokerage;

some legal documents.

Advice has been separate.

A successful relationship

If we were sitting here 12 months from now, what would you have hoped might have happened from this meeting and our relationship together so that you would feel like this was a successful relationship?

A clear retirement bridge, survivor plan and business succession steps.

Named owners for each step, with costs and trade-offs explained.

We need a plan we can actually follow, one bite at a time.

Four questions to connect the whole picture

Well, let me back up just so I can understand four quick things about you.

Who matters most? What matters most? What do we have to work with? How do we play to win?

The first one is: Who matters most to you?

Q1 Family and people you support

Use ? for unknown, NA if not applicable and EST for an estimate.

Spouse or partner

Name / relationship / age if relevant:

Dennis 59 / Maria 57 - married; planning together.

Support or care needed / amount / frequency / how long:

No current care cost; protect surviving spouse. Future need unknown.

Children and stepchildren

Name / relationship / age if relevant:

Leah, adult daughter; Evan, adult son.

Support or care needed / amount / frequency / how long:

No regular dependent care reported. Fair inheritance matters.

Grandchildren

Name / relationship / age if relevant:

Avery Mitchell - granddaughter; education and legacy wishes.

Support or care needed / amount / frequency / how long:

No binding education commitment; amount and timing to discuss.

Parents and other family members

Name / relationship / age if relevant:

None currently supported.

Support or care needed / amount / frequency / how long:

Recheck if family circumstances change.

People you support or who help you

Who / help given or received / amount / frequency / how long:

No current paid care support. We help family as needs arise.

Other relationships or support needs we should understand:

Please do not make Maria or our children the only care plan.

Q1 Business people

Business Owner Supplement

This section is for business owners only. All others skip ahead.

Continue on page 6: Your professional team and causes.

Business partners and other owners

Name / business / role / ownership if known:

Nolan Price - Mitchell Home Services LLC - co-owner, 20%.

How might planning decisions affect them or depend on them?

Dennis owns 80%; transfer and emergency decisions affect both owners.

Signed agreements and authority still need to be confirmed.

Key employees and possible successors

Name / company / role / relationship to you:

Luis Rivera - operations manager; possible future leader.

Evan is interested in the business; no successor has been appointed.

Why are they important to continuity or future plans?

Luis knows daily operations. Ownership, readiness and funding are unresolved.

Q1 Your professional team and causes

Use ? for unknown, NA if not applicable and EST for an estimate.

2.3 Who helps you make financial decisions?

Who coordinates your team? Mostly us; no single coordinator.

Where would you like more help? Connect tax, legal, investing and insurance.

Names do not grant permission to contact; see Operations on page 36.

Tax professional or accountant

Name / firm / contact:

Claudia Bennett, CPA

What works well? What needs coordination or improvement?

Need joint planning, not just filing.

Attorney or estate professional

Name / firm / contact:

Priya Shah, estate attorney

What works well? What needs coordination or improvement?

Verify documents, title and funding.

Financial advisor / investments

Name / firm / contact:

Jordan Hayes, advisor

What works well? What needs coordination or improvement?

Check income bridge and risk fit.

Insurance professional

Name / firm / contact:

Renee Brooks, insurance

What works well? What needs coordination or improvement?

Need policy details and survivor review.

Banker or another professional

Name / firm / contact: Banker not identified; contact details to gather.

What works well, or what would you like coordinated or improved?

Please coordinate access, reserves and any business guarantees.

Churches charities and other causes

Organization or cause / your connection:

Local food assistance and community causes.

Regular support or future wishes / amount / timing:

\$500/month included in current budget; no binding pledge.

Other people or relationships we should consider:

Business attorney not identified. No contact permission granted here.

Q2 Put detail around what matters most

Use ? for unknown, NA if not applicable and EST for an estimate.

3.1 Select what matters most

(Select all that apply, then rank in order; rank 1 is the highest priority.)

Rank	Select your priorities	Rank	Select your priorities
___	☐ Generate new wealth	<u>1</u>	☒ Protect and preserve
<u>1</u>	☒ Sustain lifestyle	___	☐ Achieve a specific goal
<u>2</u>	☒ Minimize taxes	<u>3</u>	☒ Provide a legacy
___	☐ Other: _____		

Other choices not priorities now.

3.2 Define your SPECIFIC goals in numbers and timing

What outcome do you want, by when, and why? Mark estimated amounts EST.

Rank / SPECIFIC goal	Amount / target date	Why it matters / flexibility
<u>1</u> Work optional at 64	2031 A / 2033 B	Family time; not rushed
<u>2</u> Retirement spending	\$8,200/mo EST	Today's dollars; verify
<u>3</u> Protect reserve	\$60,000 accessible	Preserve flexibility

What must we protect or not sacrifice along the way?

Protect each other; keep a cash reserve and avoid a rushed business sale.

No second home or speculative investments now.

Q2 Your life legacy and picture of success

Use ? for unknown, NA if not applicable and EST for an estimate.

3.3 Lifestyle and changes

What changes do you expect in work, retirement, home, family or care?

Less owner dependence; more family time and modest travel.

When might they happen, and what could they cost?

Dennis work optional in 2031; Maria in 2033. Costs still to verify.

What would you like to keep the same?

Keep our home and flexibility; no second home planned.

3.4 Legacy and giving

Who or what should benefit, and when?

Protect each other first; then Leah, Evan and Avery.

What gifts, causes or inheritance wishes matter? Note amounts and timing.

Giving \$500/month now; future education/legacy amounts undecided.

What concerns do you have about fairness, control or family responsibilities?

Fair does not have to mean identical; business vs. other assets matters.

3.5 Make your picture of success measurable

Looking at the success you described on page 3, what measurable progress would show that we are moving in the right direction?

A written retirement bridge, survivor review and transition action list.

What should happen first, and how would you recognize success?

Gather records first. Name an owner and a next step for each gap.

What could get in the way, and what help would make the next step easier?

Time and incomplete records. Clear instructions and one bite at a time.

Topic to revisit: Care ☐ Not a priority now ☒ Help me understand

Q3 Income and retirement benefits

Use ? for unknown, NA if not applicable and EST for an estimate.

4.1 Money coming into your household

For each income source, show who receives it, how much and how often. Include wages, business pay, rent, benefits and other regular income. Attach a list if needed.

Income source / provider	Who receives it? A / B / joint	Amount / how often	Now or future? Start date
MHS wages	A	\$15,000 / month	Current
Office wages	B	\$3,000 / month	Current
MHS distributions	A	\$7,000 / month	Current
Other / pension / rent	Joint	\$0 reported	Current

Amounts above are: ☒ Before tax ☐ After tax ☐ Mixed (label each) ☐ Unsure

Figures as of: 10/27/26 ☐ From records ☒ Estimates ☐ Records attached

List account withdrawals separately on the cash-flow worksheet (page 10).

4.2 Social Security — Client A

Receiving now? ☐ Yes ☒ No ☐ NA

Current monthly benefit: \$0 / ?

Statement date / label: To gather

Estimated monthly benefit at full retirement age:
\$ 2,800 EST?

Full retirement age shown: 67

Claiming ages to explore: Review together

Both gross estimates; official statements needed.

4.2 Social Security — Client B

Receiving now? ☐ Yes ☒ No ☐ NA

Current monthly benefit: \$0 / ?

Statement date / label: To gather

Estimated monthly benefit at full retirement age:
\$ 1,800 EST?

Full retirement age shown: 67

Claiming ages to explore: Review together

4.3 Pension, annuity and survivor income

Attach the benefit statement or election form. For each benefit, we need the recipient, provider, start date, amount before/after tax, and any cost-of-living increases.

Does income continue to a survivor? Note the amount or percentage, guarantee period and beneficiary terms, or ask us to review the record.

Benefit / record label and questions: None reported; no pension or annuity income.

Survivor benefits and insurance need verification; no records attached.

Q3 Your personal cash flow

Use ? for unknown, NA if not applicable and EST for an estimate.

5.1 What you spend each month

Choose one method:

☒ Itemized amounts (preferred)

☐ One monthly estimate: \$ _____

Monthly category	Amount / ?
Home / utilities	2,850
Food / daily living	1,500
Transport / travel	1,800
Health / insurance	1,550
Debt payments	In housing
Taxes not withheld	0*
Giving / support	1,100
Other / irregular costs	2,800

Enter the total in 5.2.

*Taxes/deductions \$6,000 above; \$3,400 left unreconciled, not investable.

5.2 Monthly cash-flow summary

Use money actually available to spend after tax and other deductions.

Take-home income: \$ 19,000 EST

Account withdrawals: \$ 0

Total money coming in: \$ 19,000

Spending from 5.1: \$ 11,600

Saving / investing not in 5.1: \$ 4,000

Money left over / shortfall: \$ 3,400*

Do not subtract taxes, debt payments or saving twice. Mark any amount already included.

Period / record / estimate: 10/2026 EST

Additional saving goal/month: \$?

5.3 The lifestyle you want in the future

Desired monthly spending in today's dollars: \$ 8,200 ☒ Estimate ☐ Need help

Think of money to spend after income taxes when retired or work is optional.

When? Client A date / age: 2031 / 64 Client B date / age: 2033 / 64

Expected monthly income after tax: \$? / ? Sources: see page 9.

5.4 Reserves and upcoming changes

Cash reserve to keep: \$ 60,000 Already committed: \$ 0 known For: N/A

Large upcoming cost / amount / date: None committed

What could change income or spending?

Business transition; healthcare and retirement timing.

5.5 If one person's income stopped or a partner died

Person / scenario: A or B Spending afterward: \$? per month

Income continuing: \$? per month Support needed for ? years / ?

Debts / goals to protect: Home / bills Available assets: \$? / record p.11-13

Keep income, assets and death benefits separate; we will assess any shortfall.

Q3 Your resources and net worth

Use ? for unknown, NA if not applicable and EST for an estimate.

6.1 Count each resource once in the 6.2 buckets

Use current values and account labels, not full account numbers. Describe each item below; attach a list or statement for more accounts. Mark estimates EST.

1 Cash and short-term reserves

Owner / account label: Joint / CI-C3 Provider: Bank names ?

Current value: \$90,000 EST Value as of: 10/27/26

Bank accounts, CDs, money markets and other cash reserves.

Checking \$20k; savings \$50k; money market \$20k.

No CDs. Statements to gather; reserve target \$60k.

2 Taxable investments

Owner / account label: Dennis / TI Provider: Custodian ?

Current value: \$325,000 EST Value as of: 10/27/26

Stocks, bonds, mutual funds, ETFs and REITs outside retirement accounts.

Stocks, bonds and funds/ETFs; excludes cash/CDs.

Basis, fees and gains/losses to verify.

3 Real estate

Owner / account label: Joint / HI Provider: N/A - home

Current value: \$650,000 EST Value as of: 10/27/26

Your home, rental properties, land and other real property.

Primary home only; not an appraisal.

Mortgage \$180k listed on debt worksheet.

Q3 Your resources and net worth continued

Use ? for unknown, NA if not applicable and EST for an estimate.

6.1 Count each resource once in the 6.2 buckets

Use current values and account labels, not full account numbers. Describe each item below; attach a list or statement for more accounts. Mark estimates EST.

4 Pre-tax and tax-deferred retirement

Owner / account label: Dennis / RI Provider: Custodian ?

Current value: \$750,000 EST Value as of: 10/27/26

Traditional IRAs, employer retirement plans and similar accounts.

Traditional IRA; statement to gather.

Employer plans not yet confirmed or counted.

5 Roth accounts

Owner / account label: Dennis / R2 Provider: Custodian ?

Current value: \$125,000 EST Value as of: 10/27/26

Roth IRAs and designated Roth balances in employer plans.

Roth IRA; first contribution date unknown.

History and statement to gather.

6 Annuities

Owner / account label: None reported Provider: N/A

Current value: \$0 reported Value as of: 10/27/26

Non-retirement annuities; identify retirement annuities in bucket 4 or 5 once.

No annuity identified; confirm insurance inventory.

No retirement annuity counted twice.

Q3 Your resources and net worth continued

Use ? for unknown, NA if not applicable and EST for an estimate.

7 Insurance and cash value

Owner / account label: Unconfirmed Provider: Insurer ?

Current value: \$?(0 counted) Value as of: 10/27/26

Policy cash value only, not the amount paid at death.

\$650k reported life benefit is NOT cash value.

Policy type, owner and cash value need verification.

8 Business interests

Owner / account label: Dennis 80% / BI Provider: MHS LLC

Current value: \$760,000 proxy Value as of: 10/27/26

Your ownership value; identify the business and ownership share.

\$380k x 2.5 x 80% = \$760k illustrative proxy.

NOT a valuation. Profit, debt and cash basis unknown.

9 Other assets, resources or intellectual property

Owner / account label: None included Provider: N/A

Current value: \$0 included Value as of: 10/27/26

Other property, rights or resources with a value or planning use.

Vehicles/personal items excluded; no IP value assigned.

Partial inventory; review any omitted assets.

6.3 Net-worth summary

Assets in all nine buckets: \$2.70m Less debts: \$180k Net worth: \$2.52m

Use debts from the property/debt worksheet. Count retirement annuities once, in their pre-tax or Roth bucket.
Cash value is not a death benefit.

Future sale proceeds are not cash today. Restrictions / uncertain values:

EST / partial: \$1.76m excluding business. Unknown records excluded.

Q3 Cash and taxable account details

Use ? for unknown, NA if not applicable and EST for an estimate.

7.1 Cash and CDs (money markets)

Owner: A = Client A, B = Client B, J = joint, T = trust, O = other (name it). Add rows or attach statements for additional accounts. ☐ None ☐ Unsure

Account label / bank	Owner A / B / J / T / O	Value / as of	Rate or APY / renewal or maturity
C1 Checking	J	\$20,000 EST	APY ?; no CDs
C2 Savings	J	\$50,000 EST	APY ?; no CDs
C3 Money market	J	\$20,000 EST	APY ?; no CDs

Withdrawal limits or penalties; amount needed before maturity; trust/other owner:
Values EST 10/27/26; limits unknown. Keep \$60k accessible.
Reserved or committed cash is listed on the cash-flow page (page 10).

7.2 Taxable investment accounts

Exclude cash equivalents and CDs. Include stocks, bonds, mutual funds, ETFs and REITs outside retirement plans. Attach holdings and gain/loss records. ☐ None ☐ Unsure

Account label / institution	Owner A / B / J / T / O	Value / as of	Known gains / losses or record label
T1 / custodian ?	A	\$325,000 EST	Basis/gains ?

No other taxable account reported; verify registrations and holdings.
No actual statements attached in this fictional sample.
Large holding in one stock or other concentrated investment? Which account?
Concentration unknown; review holdings before changes.
Income, distributions, fees, cost basis and gains/losses: ☐ Records attached ☒ Need help

7.2B Restrictions or questions

Employer stock/options, restricted shares, missing purchase records or trading limits:
No restriction reported; records still needed to confirm.

Q3 Retirement accounts and annuities

Use ? for unknown, NA if not applicable and EST for an estimate.

7.3 Retirement and other tax-advantaged accounts

Use your latest statements. We will help identify the tax treatment; do not guess.

Account label / institution	Owner / current value / date	Type, or unsure
R1 / custodian ?	Dennis / \$750k EST / 10-27-26	Traditional IRA
R2 / custodian ?	Dennis / \$125k EST / 10-27-26	Roth IRA
Other accounts	Employer plans to verify	Unknown

Types may include an IRA, employer plan such as a 401(k), Roth, inherited account, health savings account (HSA) or education account (529).

- Did you put after-tax money into an IRA? ☐ Yes ☐ No ☒ Unsure
- Have you moved money into a Roth? ☐ Yes ☐ No ☒ Unsure

Attach any Form 8606, contribution/conversion history, employer-plan or rollover records. These help us verify what has already been taxed.

Contribution / conversion history to gather; no records attached.

7.3B If you inherited an account

Who originally owned it, how were you related, and when did that person die?

None reported; no inherited account identified.

Account label: N/A ☐ Custodian instructions attached ☐ Need help ☒ NA

We will verify the withdrawal rules; an inherited account can have different rules.

7.4 Annuities and other resources

An annuity is a contract with an insurance company. ☐ Have one ☒ None ☐ Unsure

- Which company and owner? Use a label for each contract: N/A - none reported
- Is it inside a retirement account? ☐ Yes ☐ No ☐ Unsure
- Please attach the contract and latest statement. We will review its current value, money put in, income benefits, fees, withdrawal limits and guarantees.

Do not count it twice in your resource buckets. An income benefit is not necessarily money available to withdraw.

Other assets or intellectual property, value / source / restrictions: None included

Vehicles / personal items excluded; no separate IP value assigned.

Q3 Property debts and commitments

Use ? for unknown, NA if not applicable and EST for an estimate.

8.1 Real estate

List each property. Use its label again for the mortgage below. ☐ None ☐ Unsure

Property label / owner / use	Location / value / date or source	Net monthly rent / title questions
HI / joint / home	Example City FL / \$650k EST	\$0 rent; deed ?
No other real estate reported.		
10/27/26 estimate, not appraisal		

Primary home exemption reviewed? ☐ Yes ☐ No ☒ Unsure ☐ NA
Planned sale/purchase, property costs or restrictions: No sale / purchase planned

8.2 Mortgages and other debts

For each debt: how much is still owed, what interest rate applies, how long remains, and what payment is required? Include loans, credit lines and guarantees.

Borrower / lender / property or debt label	Balance owed / interest rate	Time remaining / fixed or variable rate	Payment / how often
Joint / HI mortgage	\$180k / 4.25%	12 years stated; fixed?	? / monthly
Other personal debt: none reported. Business debt / guarantees unknown.			

Request mortgage and lender records; \$2,400 housing budget is NOT loan payment.
Does the payment include property tax or insurance? Which debt? Unknown
Guarantees, pledged assets, payoff costs or restrictions: Business guarantees ?

8.3 Total debts and other commitments

Total balances owed (count each debt once): \$ 180,000 As of: 10/27/26

Include household and personally owed business debts; do not add a company debt twice if already included in your business-interest value.
Support, gifts, leases, repairs or other commitments / amount / timing:
No major purchase committed; gifts/support already in monthly budget.

Q3 Insurance and protection

Use ? for unknown, NA if not applicable and EST for an estimate.

9.1 Which protections are in place?

PLEASE LEAVE NO STATUS BLANK.

Status: Have, None, NA (does not apply), Unsure or Discuss. Name the insured person and the insurance company; enter when you last reviewed the coverage.

Gray row is a FICTIONAL EXAMPLE only. Complete your own rows below.

Coverage type	Status	Person covered	Insurance company	Last review month / year
Term life EXAMPLE	Have	Alex Sample	Example Life Co.	June 2026
Term life	Unsure	Insured ?	Carrier ?	?
Permanent / cash-value life	Unsure	Insured ?	Carrier ?	?
Survivorship life	None*	N/A	N/A	?
Disability income	Unsure	A / B ?	Carrier ?	?
Long-term care / hybrid	Unsure	A / B ?	Carrier ?	?
Umbrella / liability	Unsure	Household	Carrier ?	?
Employer benefits	Unsure	A / B ?	HR to confirm	?
Health / Medicare	Have	A / B	Details to gather	?
Business / key person / other	Unsure	Dennis / firm ?	Carrier ?	?

*None identified. \$650k life benefit reported; type / owner / insured unverified.

9.2 Let the contracts provide the details

A missing record does not mean coverage is absent.

Provide each contract or policy and its latest statement. No need to copy unfamiliar terms. We review ownership, beneficiaries, premiums, benefits, cash value, loans, charges and limits.

With your permission, we may request a declarations page or current in-force illustration from the carrier. Required authorization is confirmed separately.

☐ Copies attached ☒ To gather ☒ Need help ☐ Prefer to discuss

9.3 What needs attention?

☐ Not a priority now ☒ Help me understand Notes: Verify life and survivor protection.

Q3 Care needs and family protection

Use ? for unknown, NA if not applicable and EST for an estimate.

10.1 Planning for care

A 2019 HHS study estimated that about 7 in 10 adults who reach age 65 will develop significant long-term care needs. Medicare generally does not pay for ongoing help with everyday activities.

Planning ahead helps us discuss who could help, what care you would prefer, and how costs might be met. This does not mean everyone will need a nursing home.

What would you want to happen if you needed help for an extended time?

Home if practical; do not put all the care burden on Maria or the children.

Sources: HHS/ASPE (2019); Medicare.gov. No medical history is required.

10.2 Care facts — Client A

☐ NA ☒ Need help ☐ See record _____

Preferred care / location:

Home if practical; discuss options.

Current monthly cost estimate: \$?

Source / date: Cost research needed

Duration you want to explore: ?

Policy reference: Coverage unsure

Known monthly benefit: \$? / ?

Benefit period / total limit: ?

Waiting period / inflation feature:

Unknown; no policy confirmed.

Other limits or care assumptions:

Review costs before assumptions.

10.2 Care facts — Client B

☐ NA ☒ Need help ☐ See record _____

Preferred care / location:

Home if practical; discuss options.

Current monthly cost estimate: \$?

Source / date: Cost research needed

Duration you want to explore: ?

Policy reference: Coverage unsure

Known monthly benefit: \$? / ?

Benefit period / total limit: ?

Waiting period / inflation feature:

Unknown; no policy confirmed.

Other limits or care assumptions:

Review costs before assumptions.

10.3 Resources and household effects

Savings, income or other resources available for care (reference accounts):

C1-C3, TI, RI/R2: not earmarked yet; protect the \$60k reserve.

Living costs that would stop or be replaced; effects on a partner or dependents:

Replacement costs and effect on spouse unknown; please help us model.

10.4 Questions to clarify

☐ Not a priority for me right now ☒ I'd like to understand this better

Care questions / discuss later: Care choices, costs and funding trade-offs.

Q3 Estate documents and decision makers

Use ? for unknown, NA if not applicable and EST for an estimate.

11.1 Check the documents you have

Status: Current to my knowledge / Needs review / None / Unsure / NA.

Having a document does not establish that it is suitable or current. Ask your attorney about state-specific documents.

Document / arrangement	Status / date signed or reviewed	Attorney / record reference
☒ Will	<i>Reported; needs review</i>	<i>Priya Shah / copy needed</i>
☒ Trust	<i>Reported; needs review</i>	<i>Type / funding unknown</i>
☐ Durable financial power of attorney	<i>Unsure</i>	<i>Copy / agent needed</i>
☐ Healthcare authority / directive	<i>Unsure</i>	<i>Copy needed</i>
☐ Lady Bird deed (enhanced life-estate deed)	<i>Unsure</i>	<i>Attorney / deed needed</i>
☐ Other / business agreement	<i>Unsure</i>	<i>Business attorney ?</i>
Where are originals kept, and who knows how to locate them? <i>Location to confirm</i>		

11.2 People named to act

Use the people list reference where possible. Include alternates and willingness.

Role	Primary / alternate names or references	Current / willing / date / question
Executor / personal representative	<i>Executor not confirmed</i>	<i>Copy + willingness needed</i>
Trustee / successor trustee	<i>Trustee / alternate unknown</i>	<i>Copy + willingness needed</i>
Financial agent	<i>Agent / alternate unknown</i>	<i>Copy + willingness needed</i>
Healthcare agent	<i>Agent / alternate unknown</i>	<i>Copy + willingness needed</i>

11.3 Trusted contacts are not legal agents

Trusted contact name / reference: *To confirm* Confirmed on: *Unknown*

A trusted contact is not automatically authorized to transact or make decisions. Is contact information current?

☐ Yes ☐ No ☒ Unsure ☐ NA

Needs updating or clarifying: *Confirm contacts separately; no authority to act.*

Q3 Estate ownership beneficiaries and follow through

Use ? for unknown, NA if not applicable and EST for an estimate.

12.1 Ownership, funding and transfer intentions

For each relevant asset, confirm title / ownership and intended transfer. Include trust funding, account TOD/POD instructions, deeds and insurance ownership.

Account / property / policy ID	Current title / intended recipient or trust	Reviewed by / date / record or question
HI / home	Joint; spouse first intended	Deed / review date ?
CI-C3 / TI	Joint cash / Dennis taxable	POD / TOD unknown
RI/R2 / life	Dennis IRAs; policy owner ?	Designations to gather
Deed type, if known (e.g., enhanced life-estate / Lady Bird): <u>Unknown; get deed</u>		

12.2 Primary and contingent beneficiaries

☐ Current designations attached ☒ Needs review ☐ Unsure ☐ NA

Account / policy ID	Primary / contingent names or references; shares	Last reviewed / change needed
All relevant accounts	Names / shares not verified	No review in last year

Please verify primary AND contingent beneficiaries; no forms attached.

Include employer plans and insurance. Do not assume a will overrides a designation.

12.3 Special circumstances and available cash

Any family, care, support, special-needs, blended-family, business or charitable considerations? Who may need access to cash, and from which source?

☐ Not a priority for me right now ☒ I'd like to understand this better

Protect spouse; fair legacy for Leah / Evan / Avery. Cash access to clarify.

12.4 Has the plan been put into effect?

Trust funding last reviewed: ? By: ? Evidence / open items: Records to gather

Have your attorney and advisors checked that documents, ownership, beneficiaries and insurance work together? ☐ Yes ☒ No ☐ Unsure

Outstanding implementation or coordination question: Review ownership + documents.

Q3B The business today

(Business Supplement)

Business owners: complete what applies. Otherwise continue to Q4: your risk profile.
Use ? for unknown, EST for estimates and NA for items that do not apply.

Business profile

Complete one set per business. Use records where available; estimates are fine.

Legal name / doing-business-as name: Mitchell Home Services LLC

Industry: Home repair Location / address: Address to confirm

Years operating: 18 Legal entity: LLC Tax classification: ? CPA

Your legal entity and its tax treatment may differ. Ask your accountant if unsure.

Owner name	Ownership %	Role / family involvement
Dennis Mitchell	80%	Managing owner
Nolan Price	20%	Co-owner; role to confirm

Sales, profit and money paid to owners

For what period? Annual From which record? Owner Dated: 10/27/26

☐ Final records ☐ Interim records ☒ Estimate — no new calculations required

What we mean	Amount / record reference
Sales: total money the business earned before paying its expenses.	\$2,800,000 EST
Profit or loss: what remained after expenses, as shown in your books or tax return.	\$380,000 stated Definition? Ask CPA.
Owner salary or wages: pay reported through payroll.	Dennis: \$180,000/yr
Other money paid to owners: draws, distributions or other payments (describe).	Dennis: \$84,000/yr Distributions - not wages

Which owner(s) received this pay? Dennis; Nolan pay unknown

Was owner pay already deducted in the profit above? ☐ All ☐ Some ☐ No ☒ ?

If only some, explain: Unsure; CPA to reconcile salary vs profit.

Also show household income in the income section. Do not count the same pay twice.

Q3B Business cash and commitments

(Business Supplement)

Business owners: complete what applies. Otherwise continue to Q4: your risk profile.

Use ? for unknown, EST for estimates and NA for items that do not apply.

Money and resources the business has

What cash or investments does the business own?

Type / where held (no account numbers)	Approximate value / date
<i>Business cash / accounts - details to gather</i>	<i>? Bookkeeper</i>
<i>Receivables / equipment / inventory</i>	<i>? Balance sheet</i>

How much of that money is already set aside for taxes, payroll, projects or other needs?

Amount set aside: \$ *?* What for? *Payroll / seasonal needs*

What money could the business use without interfering with normal operations?

Unsure. Confirm reserves before treating any cash as available.

Source / date of these figures: *Owner estimate 10/27/26; records needed*

What the business owes or has promised to pay

List loans, credit lines or other debts. Attach an existing list if easier.

Debt / lender (no account numbers)	Balance owed	Payment / how often
<i>Loans / credit lines: need schedule</i>	<i>Unknown</i>	<i>Unknown</i>
<i>Leases / other promises: confirm</i>	<i>Unknown</i>	<i>Unknown</i>

Have you personally promised to repay any business debt if the business cannot?

☐ Yes ☐ No ☒ Unsure If yes, which debt? *Need lender documents*

What major purchases, repairs, investments or other commitments are coming up?

No committed major purchase reported; check operating needs.

Estimated cost / when needed: *? Bookkeeper to confirm*

Last tax / business review: by *Claudia Bennett* Date: *? Ask CPA*

Attach existing financial and cash-flow reports, including any accountant-prepared adjusted earnings analysis.

Do not calculate unfamiliar measures for this form.

Q3B Ownership and continuity

(Business Supplement)

Business owners: complete what applies. Otherwise continue to Q4: your risk profile.
Use ? for unknown, EST for estimates and NA for items that do not apply.

What arrangements are already in place?

For each area, write: In place, In progress, None, Unsure or Not applicable.

FICTIONAL EXAMPLE — illustrates how to fill in the columns, not advice:

Arrangement / plan	Status	Last reviewed / where to find it
Partnership agreement (example)	In place	May 2025 / attorney file
Ownership / operating / partnership agreement	Unsure	Attorney records
Buy-sell agreement: what happens to an owner's share	Unsure	Agreement / funding?
Business insurance / emergency operating plan	Unsure	Policies / plan?
Business retirement plan	Unsure	Payroll / provider?
Succession: who takes over leadership	None signed	Luis / Evan possible
Value improvement / reducing dependence on you	Informal	Owner-dependent
Exit or ownership-transfer plan	None signed	Need advice

Who could take the lead when you step back?

Who might lead or own the business next, and what makes them a good possibility?

Luis runs jobs; Evan is interested. Neither is appointed successor.

Role / years involved: Luis 8 yrs Interest: ☐ Confirmed ☒ Undecided

☐ Not discussed ☐ Not interested ☐ Unsure

What preparation would they need? Who is the backup if they cannot serve?

Develop leadership / funding; backup and authority still unclear.

What restrictions or approvals could affect a transfer of ownership?

Unknown. Review signed agreements, leases and lender restrictions.

Q3B Preparing for the unexpected

(Business Supplement)

Business owners: complete what applies. Otherwise continue to Q4: your risk profile.

Use ? for unknown, EST for estimates and NA for items that do not apply.

If an owner died, became disabled or could not work

How would the business keep operating, and how would your household income continue?

Luis could keep jobs moving; household income would need review.

Banking authority and ownership transfer need a written plan.

Who could lead immediately? *Luis Rivera (authority to verify)*

Who is authorized to access business cash and pay essential bills?

Unsure - check bank permissions and backup bill-paying authority.

Death plan: ☐ Written ☐ Informal ☐ None ☒ Unsure

Disability / extended absence plan: ☐ Written ☐ Informal ☐ None ☒ Unsure

What would be most difficult for your family, partners or employees if this happened?

Maria could face uncertain income and business decisions at once.

An agreement and the money to carry it out are different things

A buy-sell agreement may describe who buys an owner's share after a specified event. Funding is the cash, insurance or financing available to carry out that agreement.

How would an ownership buyout be paid for if it were needed?

Unknown; no buyout funding verified. Review agreement + money.

Funding: ☐ In place ☐ Partial ☐ None ☒ Unsure ☐ Not applicable

Type / amount / source or policy reference: *? No funding verified*

Who last checked that the agreement and funding work together?

Name / role: *Not known* Date: *Unknown*

Key-person or other business insurance references: *? Ask Renee / attorney*

What is still uncertain about protecting the business and the people who rely on it?

Who can act, what coverage exists, and whether funding is enough.

Gather relevant agreements, separate funding evidence, policies and transfer restrictions using the business records checklist.

Q3B Retirement-saving opportunities

(Business Supplement)

Business owners: complete what applies. Otherwise continue to Q4: your risk profile.

Use ? for unknown, EST for estimates and NA for items that do not apply.

Your current retirement plan

Plan name / type: Unknown ☐ No plan ☒ Unsure

Provider / contact: Ask payroll for provider and plan documents

Other employee benefits or planned changes: Benefits to gather

Last owner retirement-planning review: by Unknown on ?

How confident are you that you're making the most of the retirement-saving opportunities available to you as a business owner, including qualified plans and advanced plan designs?

☐ Confident ☒ Unsure ☒ Want a review ☐ Not a priority right now

Use the business records checklist for plan documents, fees, contributions and employee information. Do not include Social Security numbers.

The people a plan may need to cover

Approximate employees, excluding owners and spouses:

Full time: 14* Part time: ? Seasonal / other: ?

If your provider has reported these: eligible ? participating ?

☒ Counts unknown — help needed

Which owners or spouses work in the business? Dennis; others?

Related businesses or planned hiring changes: ? Confirm with payroll

These facts help a plan specialist check options. No eligibility, contribution limit or tax benefit is established by this form.

**14 stated; payroll to confirm whether owners are included.*

What would you like to understand before making a decision?

If your current approach leaves useful saving opportunities unexplored, what could that mean for your retirement goals and your company's cash needs?

Could we save more without straining payroll or working capital?

Need cost, employee impact and options before choosing.

☐ Keep current plan ☐ Improve it ☒ Explore a plan ☐ Unsure

Q3B Saving and building independence

(Business Supplement)

Business owners: complete what applies. Otherwise continue to Q4: your risk profile.

Use ? for unknown, EST for estimates and NA for items that do not apply.

What you and the company currently contribute

Plan year: ? Record / date: Plan records requested; not supplied

Annual amount — keep these separate	Amount / record reference
Money owners put into the plan from their pay	? Need provider report
Money the company contributes for owners	? Need provider report
Money the company contributes for other employees	? Need provider report
Company costs to administer the plan and other fees	? Need provider report

Owner saving goal: \$? ☐ Total per year ☐ Additional saving ☒ Unsure

Company budget: \$? per year ☐ Total ☐ Additional ☒ Unsure

Company budget includes its contributions and fees, not amounts withheld from an owner's paycheck.

For how many years? ? Cash flow: ☐ Steady ☐ Variable ☒ Unsure

What other uses of cash or constraints must we respect? Payroll / reserve

Building a stronger business that depends less on you

What would stop working well if you were away for a month? Consider key staff, customers, suppliers, premises and systems.

Dennis: pricing / key customers. Now 45 hrs/wk; target 20.

What already works without you? What change could improve earnings, reliability or the ability to hand over the business?

Luis runs crews / scheduling. Document exceptions and build leaders.

Why would making that change matter to your life and your future choices?

More family time and a gradual, less owner-dependent transition.

☒ Explore now ☐ Not a priority right now ☐ Help me understand

Existing improvement plan / advisor: Informal only; need coordinated review

Q3B The transition you want

(Business Supplement)

Business owners: complete what applies. Otherwise continue to Q4: your risk profile.

Use ? for unknown, EST for estimates and NA for items that do not apply.

What would a successful next chapter look like?

☐ Keep owning ☒ Reduce my role ☐ Family / employee transfer

☐ Outside sale ☒ Unsure

Target timing: 2031 Desired role afterward: Occasional consulting

What makes that timing or outcome important to you and the people close to you?

Work optional at 64; prepare calmly and protect Maria.

Income needed afterward: \$ 8,200 per mo ☐ Before tax ☐ After tax ☒ ?

Desired net proceeds: \$? What goal should that money support?

Retirement spending target in today's dollars; net proceeds unknown.

If a sale were delayed or no buyer appeared, what alternatives would you consider?

Gradual handoff or keep owning with less daily involvement.

What the business may be worth — and what supports that figure

Value stated: \$ 950k proxy As of: 10/26 Source / preparer: Illustrative

☒ Whole business ☐ My interest ☐ Unsure Ownership share covered: 100 %

Basis: ☐ Formal valuation ☐ Broker / other estimate ☐ Offer

☐ Asking price ☒ Owner estimate ☐ Unsure

Does the figure include business debt, or reflect value after debt?

☐ Before debt (enterprise value) ☐ After debt (equity value) ☒ Unsure

How would your plans change if the amount you could actually keep were different?

May need to work longer or adjust the retirement bridge.

What evidence or professional review would help you feel more confident?

CPA earnings review + independent valuation; debt / cash basis?

\$380k x 2.5 = \$950k proxy; Dennis 80% = \$760k. NOT a valuation.

Sales, an asking price or an estimate are not verified value or cash available to your household. Better earnings and a supported valuation multiple are different issues; neither guarantees a higher sale price.

Q3B Known sale or transfer details

(Business Supplement)

Business owners: complete what applies. Otherwise continue to Q4: your risk profile.
Use ? for unknown, EST for estimates and NA for items that do not apply.

Complete only if there is an offer or known transfer proposal

☒ Not applicable / no known proposal — leave the table blank

Buyer / successor: NA Stage / advisors: NA Deadline: NA

Buyer funding: ☐ Documented ☐ Exploring ☐ Unsure ☒ Not applicable

Funding source / evidence date: NA - no buyer or proposal

Use existing documents. Write “Unsure” rather than calculating unfamiliar figures. These amounts differ from the headline price and may affect what you receive.

Item — what we want to understand	Amount, terms or record reference
Price and the ownership share being transferred	
Business cash: kept by seller or included in the sale	
Debt: paid off or taken over by the buyer	
Transaction fees and other costs	
Estimated taxes: amount and who prepared it	
Ownership kept after the sale: percentage or value	
Cash paid at closing: before or after deductions	
Money held back: how and when it is released	
Payment based on future results: conditions / timing	
Seller-financed or delayed payments: terms	

Gather the offer, term sheet and any existing supporting analysis using the business records checklist. Specialist tax, legal and lending review may be needed.

Risk tolerance assessment

Your answers help us understand how you feel about investment risk. Each person should choose one answer to all six questions independently. Write the answer letter in your own field. If unsure, leave it blank for discussion; an unanswered question is not scored as zero.

CLIENT NAME

DATE

CO-CLIENT NAME

DATE

GOAL OR ACCOUNT BEING DISCUSSED

01 How concerned are you about inflation

Growth investments, such as stocks, have the potential to outpace inflation but also generally have larger swings in value. Cash and fixed-income investments, such as bonds, may be more stable over time but also may not keep up with inflation. Based on this information, which statement do you most agree with:

- A My goal is to minimize swings in my portfolio's value, even if growth does not keep pace with inflation.
- B My goal is for growth to at least keep pace with inflation, with the risk of modest swings in my portfolio's value.
- C My goal is for growth to exceed inflation, with the risk of modest to larger swings in my portfolio's value.
- D My goal is for growth to significantly exceed inflation, with the risk of larger swings in my portfolio's value.

QUESTION 1 / ANSWER LETTER

Client

Co-client

02 Which statement best describes your personal investment philosophy

- A Income: I prefer investments that may generate more consistent (but most likely lower) returns year to year, with a primary focus on generating income. I prefer a low level of fluctuations and risk of declines over time.
- B Growth and income: I prefer investments that balance my growth objectives with my income needs. I prefer a modest number of fluctuations and risk of declines over time.
- C Growth: I am willing to own investments with a higher degree of fluctuations and risk of declines in exchange for the potential to achieve higher average returns over time.

QUESTION 2 / ANSWER LETTER

Client

Co-client

Risk choices & trade-offs

CLIENT / CO-CLIENT

DATE

03

How comfortable are you with potential fluctuations in your portfolio

For an initial portfolio of \$100,000, which range of potential high and low values in a year would you prefer? Choose one.

Choice	Potential high	Potential low	Fluctuations and return potential
A	\$115,000	\$90,000	Smaller fluctuations, lower return potential
B	\$125,000	\$80,000	Moderate fluctuations, moderate return potential
C	\$135,000	\$70,000	Larger fluctuations, higher return potential

QUESTION 3 / ANSWER LETTER

Client

Co-client

04

Which statement best describes how you feel about the trade-off between potential returns and declines

- A
- I'm more focused on potential declines in my portfolio's value. The return I achieve is of secondary importance.
- B
- The potential for declines is equally important to me as the potential return.
- C
- I am more focused on the return potential of my portfolio than on potential declines.

QUESTION 4 / ANSWER LETTER

Client

Co-client

05

How would you react to a significant decline

If your portfolio fell from \$200,000 to \$150,000, a 25% decline in one year, how would you react?

- A
- I would move my money to different investments to reduce the potential for more declines, even if this means missing a potential recovery.
- B
- I would be concerned and would consider moving into different investments if the declines continued.
- C
- I would leave my money where it is and continue according to my long-term strategy.
- D
- I would view this as an opportunity and would consider investing more if I had the money available.

QUESTION 5 / ANSWER LETTER

Client

Co-client

Questions 3 and 6 use hypothetical illustrations, not forecasts or guarantees. Actual returns may differ and losses may exceed the illustrated declines.

Portfolio preferences & fit

CLIENT / CO-CLIENT

DATE

06

Which portfolio would you be most comfortable with

Consider the trade-off between larger short-term fluctuations and long-term growth potential. Choose one portfolio.

Choice	Long-term average return	Possible one-year gain	Possible one-year decline
A	4%	15%	-10%
B	5.5%	25%	-20%
C	7%	35%	-30%

QUESTION 6 / ANSWER LETTER

Client

Co-client

Questions 3 and 6 use hypothetical illustrations, not forecasts or guarantees. Actual returns may differ and losses may exceed the illustrated declines.

PERSONAL CONTEXT / NOT SCORED

How confident are you that your current investments match your comfort with risk? These follow-up questions are not scored.

Client

☐ Very

☐ Somewhat

☐ Not confident

☐ Unsure

Co-client

☐ Very

☐ Somewhat

☐ Not confident

☐ Unsure

DOLLAR DECLINE AFFORDABLE WITHOUT CHANGING ESSENTIAL SPENDING

Client \$

Co-client \$

PAST LOSSES, CONCERNS OR WHAT MIGHT KEEP YOU AWAKE AT NIGHT

VALUES-FILTERED INVESTING

Familiar?

☐ Yes

☐ No

Explore?

☐ Yes

☐ No

☐ Unsure

INVESTMENTS TO AVOID, RESTRICTIONS OR REASONS

REVIEW WORKSHEET / SCORING

Your risk score

Use the point key below to convert each answer letter. Add all six values separately for each person. Do not average the two scores. If any answer is missing or more than one answer is selected, mark that person's assessment incomplete until clarified.

Question	A	B	C	D	Client points	Co-client points
1	0	5	12	17		
2	0	8	16	-		
3	0	8	16	-		
4	0	8	17	-		
5	0	6	12	17		
6	0	8	17	-		
Total					/ 100	/ 100

FIND YOUR RISK TOLERANCE BAND

0-18 Low	19-39 Low to medium	40-59 Medium	60-79 Medium to high	80-100 High
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CLIENT

Risk band

Completed on

☐ Complete ☐ Incomplete / discuss

CO-CLIENT

Risk band

Completed on

☐ Complete ☐ Incomplete / discuss

☐ Not applicable

DISCUSS THE RESULT IN THE CONTEXT OF YOUR LIFE

The score describes comfort with risk. We also need to understand how much risk you can afford, when you will need the money, your income needs, and the goals this account supports. The score alone does not determine an investment allocation.

ANY ANSWER TO REVISIT OR DIFFERENCE TO DISCUSS

REVIEWED WITH	DATE

Client clarity assessment

FICTIONAL SAMPLE. Educational use only. No tax, legal or investment advice is provided.
Illustrations are not guarantees. Verify decisions with your team of professionals.

Retirement time horizon

This table is a starting point for discussion about a retirement goal. Match each person's risk band to the relevant stage. Different goals or accounts may need different investment objectives.

CLIENT STAGE			CO-CLIENT STAGE		
Risk band	26+ years until retirement	16-25 years until retirement	15 years or fewer until retirement	Retired with more than 10 years ahead	Age 80+ and/or 10 years or fewer ahead
High	Growth focus	Growth focus	Growth focus	Balanced toward growth	Balanced toward growth
Medium to high	Growth focus	Growth focus	Growth focus	Balanced toward growth	Balanced growth and income
Medium	Growth focus	Growth focus	Balanced toward growth	Balanced growth and income	Balanced toward income
Low to medium	Growth focus	Balanced toward growth	Balanced toward growth	Balanced growth and income	Balanced toward income
Low	Balanced toward growth	Balanced growth and income	Balanced growth and income	Balanced toward income	Income focus

Guide assumptions: Retirement begins no later than age 73. For the three columns before retirement, the guide assumes more than 20 years in retirement. If these assumptions do not fit, or more than one retirement column applies, discuss the appropriate horizon rather than forcing a result.

DISCUSSION STARTING POINTS

CLIENT

CO-CLIENT

Review both people's needs, financial capacity and goals together before deciding on an investment strategy. This form does not authorize a transaction.

Q4 Taxes giving and coordination

Use ? for unknown, NA if not applicable and EST for an estimate.

18.1 Tax facts and source records

Tax year(s): 2024 / 25 Filing status: Joint State(s): FL

Preparer / advisor: CPA - see p. 6 Last planning review: ?

Recent returns / supporting schedules: ☐ Attached ☒ To gather ☐ Unavailable

Expected income, filing status, residency, Medicare or business changes:

Retire at 64; business transition. No residency change planned.

18.2 What would you like reviewed? (Check all that apply)

These are review topics, not findings of eligibility, deductions or savings.

- ☒ Retirement contributions, withdrawals or the order of withdrawals
- ☒ Roth contributions / conversions and after-tax IRA basis (Form 8606)
- ☐ Required minimum distributions (RMDs) — see Operations for records
- ☒ Taxable investment income, distributions, fees and cost basis
- ☒ Tax-loss harvesting / direct indexing / concentrated or restricted holdings
- ☐ Known capital-loss, charitable or other carryforwards
- ☐ Health savings account (HSA) eligibility, contributions or use
- ☐ Qualified charitable distributions (QCDs) — eligibility to verify
- ☒ Charitable giving, appreciated assets or recurring commitments
- ☐ Family gifts, education support or estate / trust taxes
- ☒ Business taxes and coordination with the tax professional

Other / details or relevant record: Verify basis and business income first.

18.3 Giving and records to clarify

Recipient / cause or person reference; amount, asset, timing and intention:

Local food / community causes: \$500 monthly; no fixed legacy pledge.

A family gift is not automatically deductible. Giving intentions do not establish QCD or other tax eligibility; your professionals will verify the details.

A fuller view of your decisions

The following page explores how your separate financial decisions fit together, where you would value more coordination, and whether a planning relationship could be a good fit.

You decide which topics to pursue. No strategy or fee is authorized by this assessment.

Q4 Connecting the coordination gaps

Use ? for unknown, NA if not applicable and EST for an estimate.



18.4 Good advice should work together

Good advice in one area can still leave costly gaps when your tax, legal, investment and insurance decisions aren't coordinated.

Part of our role is to connect your decisions around your priorities and identify overlooked opportunities and coordination gaps as we work together toward the outcomes that matter most to you.

How connected is your planning today?

Have your tax, legal, investment, insurance and, if applicable, business strategies been reviewed together in the last 12-24 months?

☐ Yes ☒ No ☐ Unsure

What feels disconnected or deserves attention first?

Retirement income, taxes, business exit and our estate papers.

Would a coordinated planning relationship fit your needs?

A coordinated review can help us compare tradeoffs, clarify responsibilities and explore overlooked opportunities. Benefits depend on your facts; savings or results are not guaranteed.

Would you like to explore fee-based coordinated planning?

☒ Yes ☐ Unsure / explain it ☐ Not a priority right now

Why might this be a good fit for you, or what would you need to know?

Show us scope, costs and priorities before we decide.

We would discuss scope, costs, your needs and mutual fit before you decide. This answer does not establish eligibility or commit you to a service.

Operations (Miscellaneous) Keep the details connected

Use ? for unknown, NA if not applicable and EST for an estimate.

19.1 Required minimum distributions (RMDs)

Taking RMDs now? ☐ Yes ☒ No ☐ Unsure Year: 2026 ☐ Not applicable
Tax impact reviewed? ☐ Yes ☐ No ☒ ? Important to you? ☒ Yes ☐ No ☐ ?
Approximate annual total: \$ NA / ? Preference: ☐ Start ☐ End ☐ Throughout year

Owner / account ID	Prior year-end value / source	Required / taken / remaining amounts	Custodian calculation / date or record
--------------------	-------------------------------	--------------------------------------	--

NA - neither taking RMDs; no inherited account reported.

Timing preference: NA now. Explain future rules when applicable.

Known due dates / next action / person responsible: Future review with advisor

Attach custodian calculations. We verify applicable rules and deadlines; timing preferences do not authorize transactions.

19.2 Reviewed in the past 12 months?

Item	Yes / No / ? / NA	Date / change or record reference
TOD / POD instructions	No / ?	Verify current records
Primary / contingent beneficiaries	No / ?	Verify current records
Trusted contacts	No / ?	Verify current records
Agents / trust funding / policy ownership	No / ?	Verify current records

19.3 How we work together

May we discuss the identified planning question with these professionals?

Person / firm / role	Yes / No / Discuss first	Specific scope / limits / date
CPA / attorney / advisor	Discuss first	Scope and consent to confirm

No actual contact permission granted by this fictional sample.

This is a request to confirm permission, not blanket authority to release records or act. Any required authorization is completed separately.

Any permissions or contact details to clarify? Confirm before sharing records.

Operations Cash access and banking connections

19.4 Can you move money when you need it?

An ACH link is an electronic connection between a bank account and an investment account. Does each type below have a working link in both directions — money in and money out?

Account type	Bank to account	Account to bank
Retirement accounts	☐ Yes ☐ No ☒ Unsure	☐ Yes ☐ No ☒ Unsure
Taxable investment accounts	☐ Yes ☐ No ☒ Unsure	☐ Yes ☐ No ☒ Unsure

☐ Not applicable Accounts or access concerns to review (labels only):

IRA / taxable accounts: verify links; no transfer requested.

Do not list bank or account numbers. We verify access, restrictions and any tax consequences separately; this is not a transfer request or authorization.

19.5 Is your bank cash doing the job you need?

Cash can serve important purposes, including bills, emergencies and near-term goals. How confident are you that your current balance, interest rate and access fit those purposes?

☐ Confident ☐ Unsure ☒ I would like a review ☐ Not a priority now

Would you like to compare higher-yield liquid options and their tradeoffs?

☒ Yes ☐ No ☐ Unsure / help me understand

What must remain readily available, and what matters most about access?

Keep \$60,000 readily available as our household reserve.

Access and protection matter more than chasing a higher rate.

Questions before any changes

We would compare access, fees, protection, rate changes and any restrictions before considering a move. A higher yield alone does not make an option right for you.

Approximate cash needed soon / purpose / timing:

Reserve \$60,000; no extra committed amount verified yet.

Questions or concerns about banking, liquidity or account connections:

Help compare fees, coverage, access and rate changes.

Homework Household records checklist

20.1 Next steps to review

Check each record that applies and note: A attached, P to gather, U unavailable, ? need help, or NA. Use the latest available copies and keep originals. Ask us about any unfamiliar record; you can complete this checklist at home.

Name / initials for attachments: DM / MM As-of date: 10/27/2026

☒ **Bank / cash / CD statements**

APY, maturity and access terms

Status / date: P - 11/3

☒ **Investment statements**

Holdings, cost basis and gain/loss

Status / date: P - 11/3

☒ **Retirement / Roth statements**

Employer, IRA and inherited records

Status / date: P - 11/3

☐ **Annuity statements / contracts**

Riders, fees and surrender schedule

Status / date: NA

☐ **HSA / education / 529 records**

Owner, value and beneficiaries

Status / date: NA

☐ **Stock options / restricted shares**

Vesting, exercise and tax records

Status / date: NA

☒ **Social Security statements**

Current benefit / estimates

Status / date: P - 11/3

☐ **Pension / VA / income records**

Elections, survivor and COLA terms

Status / date: NA

☒ **Tax returns for years 24 / 25**

W-2, 1099, K-1 and schedules

Status / date: P - 11/3

☒ **IRA basis / Form 8606**

Contribution and conversion history

Status / date: ? CPA verify

☒ **Carryforward records**

Losses, gifts and other tax items

Status / date: ? CPA verify

☒ **Insurance statements / policies**

In-force illustration, premiums, riders

Status / date: P - 11/3

☒ **Long-term care benefits**

Limits, waiting period, benefit terms

Status / date: ? - verify

☒ **Property / mortgage / debt records**

Deeds, title, rates and payoff terms

Status / date: P - 11/3

☒ **Estate / authority documents**

Will, trust, financial and health POA

Status / date: P - 11/3

☒ **Beneficiaries / trust funding**

Primary, contingent, TOD/POD evidence

Status / date: P - 11/3

20.2 Missing records or help needed

Item / who will obtain it / target date: Dennis / Maria - gather by 11/3

Sample only: supporting records are not actually attached.

Homework Business records to gather

21.1 Here is what to gather

Business owners: gather copies of the records below that you already have. If you do not own a business, skip both business-record pages. Do not create a report just for this packet.

Beside each group, write Attached, To gather, Need help, Unavailable or NA. Label copies with your business name and the period covered. Keep originals.

21.2 Show us how the business earns and uses money

☒ Business tax returns and supporting schedules

Provide the latest filed return and available comparison years. Years: Ask CPA

☒ Profit-and-loss statement and balance sheet

These show sales, expenses, profit, what the business owns and what it owes. Include the period and whether figures are final or still being updated.

☒ Recent business bank and investment statements

Identify money already set aside or restricted, so we do not treat it as available.

☒ List of business assets and debts, plus loan statements or agreements

Show the legal owner, balance/date, payment, interest rate, remaining term, guarantees and any planned major purchases. Existing records are fine.

Status / missing item / person who can help: To gather - accountant

No supporting records attached to this fictional sample.

21.3 Show how ownership and continuity are protected

☒ Shareholder, partnership or operating agreements

☒ Buy-sell agreement and any insurance or other money set aside to fund it

☒ Business insurance policies and current statements

☒ Succession plan, emergency plan or written backup-leadership instructions

Include relevant leases, contracts, licenses or employee agreements that could limit a sale, transfer or continued operation. Note any unresolved ownership dispute or restriction.

Status / missing item / person who can help: Need help - owner / advisors

Locate documents; confirm what is missing or out of date.

If something is not written down or you are unsure what exists, say so. That gives us a useful place to begin.

Homework Business records continued

21.4 Gather records for the retirement plan you offer

If your business has a retirement plan, request copies from your plan provider or administrator. If it has no plan, mark None; if unsure, write Need help.

☒ Plan document, amendments and summary plan description

The summary plan description is the employee booklet explaining the plan.

☒ Latest contribution reports and statements of plan fees

Include what owners and employees contributed and what the company paid.

☐ Any existing proposal for a new plan or a plan change *None known*

Status / provider or person who can help: To gather - plan provider

Request plan, contributions and fees; do not guess.

21.4B Gather an employee overview if available

An existing company census is an employee list used for plan review. It may show age, pay, hire date, hours/service and ownership, plus family relationships or work for related businesses.

Ask your payroll or plan provider for the appropriate report. Do not write Social Security numbers here. Exact birth dates are collected only if needed through the agreed process.

☐ Attached ☒ To gather ☐ Need help ☐ NA Contact: Payroll team

21.5 Gather anything already prepared about value or an exit

☐ Business valuation, marketing/improvement plan or exit plan *Need help*

☐ Existing offer, proposed sale terms or buyer/lender financing information *NA*

Only provide these if they exist. You do not need to negotiate terms or create projections for this assessment.

☐ Any existing earnings or cash-flow analysis from your accountant or advisor *Need help*

This may be called adjusted earnings, normalized earnings, SDE or EBITDA. Include who prepared it, when, what the figures mean and any adjustments.

If existing projections include replacement-manager costs, possible improvements, valuation multiples, timing, ownership shares, fees or taxes, include those assumptions. Note whether cash flow is before or after debt payments, taxes and major purchases.

Status / missing item / person who can help: No formal value / offer yet

Ask accountant which existing analyses are available.

Next steps From clarity to confidence

22.1 Next steps to review

Which questions need attention first? Note facts to verify and next steps. You may write “Discuss later” or “Help me understand” beside a topic.

Priority / unresolved question	Next step / person responsible	Target date / record needed
<i>Retirement income / taxes</i>	<i>Us: statements; CPA: tax facts</i>	<i>11/3 - records</i>
<i>Business continuity / exit</i>	<i>Dennis: agreements + plan</i>	<i>11/3 - copies</i>
<i>Estate / beneficiaries</i>	<i>Maria: documents; team review</i>	<i>11/3 - copies</i>

22.2 Ready to return

☒ Facts answered or marked ?; NA only where not applicable.

☒ Relevant copies attached, or missing records and help needed identified.

Agreed return-by date: 11/3/2026 Help / communication needs: Call us

☒ Drop off ☐ Please provide a self-addressed return envelope so I can mail it.

Do not return this assessment or supporting records by email. Keep originals.

22.3 Your Confidence meeting

DATE 11/10/2026 TIME 10:00 AM

LOCATION / FORMAT Office - fictional TIME ZONE Eastern

☐ Confirmed ☒ Proposed / to be arranged by CST / sample only

22.4 Clarity, Confidence and Coordinated Execution

First we clarify what matters, then verify the details, then discuss strategy and implementation. Our role is to educate and advise, not pressure you.

The following page explains how we coordinate your plan, compare choices and help you move forward a manageable step at a time.

Review these next steps at home or with us. Let us know what needs clarification before your Confidence meeting.

Next steps The three C's in practice

Clarity

We begin with who and what matters most, the resources you have to work with, and what playing to win means to you.

Confidence

Better information helps us ask better questions and make better decisions. We verify the details, assess potential benefits and missing information, and examine coordination gaps across taxes, investments, legal arrangements, insurance and business interests.

Coordinated Execution

Together, we review your plan and the pros, cons, costs and tradeoffs of strategies worth pursuing. We act as your advocate in the marketplace, helping you compare options and, when useful, other professionals.

We can offer recommendations, but engaging a third party is entirely your decision. Any planning, management or transaction fees are discussed before you decide.

Education, opportunity and manageable steps

Planning is about protecting resources, managing risk and unnecessary taxes, and controlling what you can control — not chasing winners. We explain what we would consider if it were our money, in light of your circumstances.

Many clients find comprehensive coordination may uncover tens of thousands, even millions of dollars in opportunity over their lives and legacies. Potential depends on your facts and available strategies; results are not promised.

Implementation can take weeks, months or years, with regular reviews. We can take a bite at a time. This assessment authorizes no transactions or service changes.

Thank you for your trust

Thank you for sharing your time, your priorities and your trust. We work with a limited number of clients each year because we want to be sure we are a good fit and can give each relationship the attention it deserves.

We are in this business to improve lives and meaningfully move the needle in the financial lives of the people we serve. We take that responsibility seriously, and we look forward to earning your confidence as we decide on the next steps together.

Thank you - please explain one step at a time.