

Financial Architects' Planning Paradigm

Financial Discovery is the process of understanding your total financial picture. To help ensure our analysis is thorough, we use a tool called the FINANCIAL BLUEPRINT to take an inventory of your financial needs including your goals, financial resources, opportunities, and obligations in all areas of your financial life.

You and your family are going to encounter many issues and risks in your lifetime. As your trusted advisor, we want to help ensure you plan as well as account for all of them. To help ensure no stone is left unturned in planning your financial future, we've designed a process known as the FINANCIAL BLUEPRINT.



Why You Need a Financial Architect?

Financial Planning is not just about money. It's about helping you make emotional decisions about your money that reflect your true life dreams and goals. As Financial Architects, we understand the importance of helping you find the relevance and balance between your life and your wealth. Our clients are engaged in discovering and defining their most meaningful life goals. Together we work to create a plan that focuses entirely on your life and your dreams.

Whether you're currently experiencing retirement or preparing for the retirement you deserve, your plan will serve as your *Blueprint* to help you realize your most valued dreams. It becomes a reflection of your life, how you choose to live it and the legacy you wish to leave behind.

We're here to help you get your wealth working for you, helping you live your dream.

We will help you:

- Define your LIFE DREAMS and GOALS.
- Create an appropriate PLAN that is a REFLECTION of your LIFE.
- Manage your FAMILY, LIFESTYLE, RETIREMENT and your FUTURE.

Then it's your job to enjoy your life, and to start living your dream today.

Our Process for Helping You Discover and Define Your Goals

Our commitment to our clients is providing a comprehensive approach to lifestyle planning and how it relates to one's wealth; we adhere to a thorough process, aimed at discovering and fulfilling your dreams and wants.

YOURBLUEPRINT

1. YOURDREAMS

Our discovery approach is simple; understanding you helps us define and prioritize your life dreams, values and goals. This is where we begin to develop a plan that is a reflection of your life and how you'd like to live it. It's as much about the journey as it is about the destination.

2. YOURGOALS

Defining and prioritizing goals can be a difficult and daunting task. We have developed processes and tools to maximize the effectiveness and relevance of goal setting. We work with you to define, prioritize and identify financial implications of each goal.

3. YOURPLAN

Taking your dreams, goals and values into consideration, we research key issues and present strategies and solutions for your review. Our goal is to empower you by providing you the information you need to make choices for your life and money. We then follow through with plan implementation and strategy execution.

4. YOURLIFE

Once we've done our part, you can do your part to live your life on purpose and follow through with your plan. Your commitment to the plan and to keeping us informed of any changes that will inevitably happen will go a long way towards achieving your life vision.

5. YOURCHANGE

Change is inevitable. As we grow older and our life matures, we will encounter many changes, some expected, others unexpected. We meet regularly with you to review your life dreams and goals and any events or transitions that affect your life, your wealth and your plan.

How do I begin creating my Financial Blueprint?

In addition to discovering and defining your goals, a process your Financial Architect will guide you through, we also need to know and completely understand your current financial situation. Please take the required time to complete the following questions about your financial and family information. Please make sure to bring all statements, records and documents to the first meeting. Any information you provide us will be kept in the strictest confidence.

Here are a few tips to help you get started:

1. We believe your estate plan is the foundation of your financial home. We will be reviewing your wills and trusts, powers of attorney, and any other estate work you've put into place, so don't forget to include these as well.

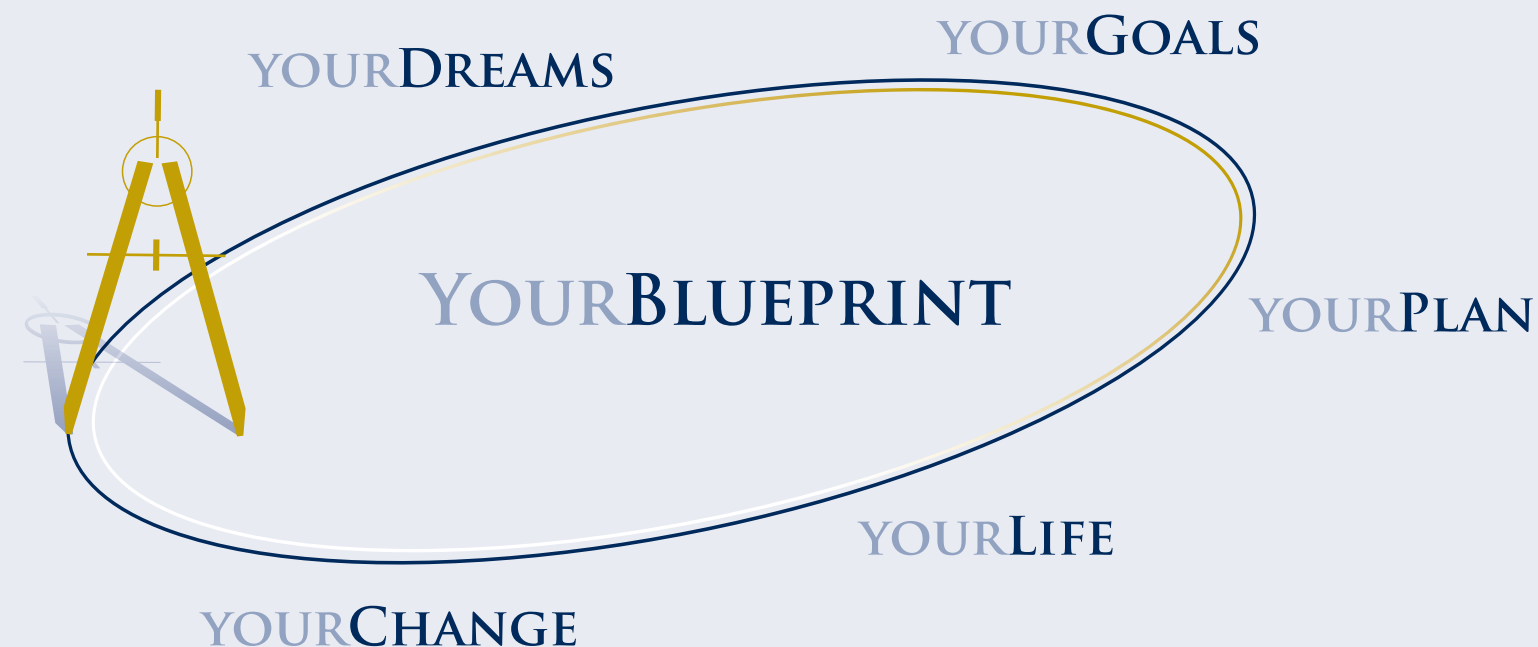
2. Gather together the **latest statements** for all of your bank, investment, social security and retirement accounts and copies of your last two years' tax returns. Dig out those life insurance, disability, long-term care insurance, auto, homeowner's policies and employee benefit booklets that are gathering dust and bring them to your appointment.

3. If you haven't already, please buy a small water and fire proof safe to store all of your important documents and policies. Additionally, make copies of your passports, driver's license, credit cards, and any other important documents to keep in the safe.

Taking these steps will make completing your Financial Blueprint a lot easier. **Please bring all of these documents with you to your appointment.**

If you have any questions, please don't hesitate to contact one of our relationship Architects at 303-843-9820. They will be happy to help in any way they can.

Your
dreams,
your way...
because it's your life,



Developing your Financial Home

	Client A	Client B
Name		
Address		
City, State, Zip		
Home phone () -		
Employer		
Work phone () -		
Fax phone () -		
Email		
Date of Birth		
Social Sec. #		
Anniversary		
Drivers Lic. #/exp. date	/	/

Children

Name	Relationship	D.O.B.	Married, Divorced, Widowed or Remarried?	State of Residence	Plan for College

Parents

Name	Relationship	D.O.B.	Married, Divorced, Widowed or Remarried?	State of Residence

Personal Information

Let's start with some questions about you...

Are there any specific or pressing issues you want to discuss at your appointment?

At what age do you want to have the option to retire, or are you retired now? Yes No Age

In retirement, how much money do you want each month in today's dollars?

Do you have a plan in place that will reach this goal?

If not, would you like to put a plan in place that will identify your monthly cash flow in retirement?

Are you interested in funding your children's or grandchildren's college tuition?

If yes, what percent?

Are you interested in giving to charity?

Are you currently giving to charities?

What would you want for your family if you were to die today?

Who influences your investment decisions?

What has been your best investment?

What has been your worst investment?

What are *your* Goals and Dreams?

Understanding and defining your goals and dreams for your life and wealth are too seldom given the consideration as they deserve, but not at the Financial Architect Network. We believe this is the most important part of the planning process.

Your Dreams, Your Way is what the Financial Architect Network is all about.

We'll take you through a comprehensive discovery and goal setting process. The most tangible step in this process is defining and writing down your goals. In our experience, less than 5% of our clients have ever written down and visualized their goals. Coincidentally you won't be surprised to know that in our experience only 5% of people retire to a standard of living equal to or greater than that when they were working. Do you think there might be a connection?

Communicating Your Goals Means Writing Them Down

If you are married, each spouse should complete their own "Goals and Dreams" separately! After completing each of the individual exercises, please come together and repeat the exercise together.

Do: Have fun, society does not allow us to dream anymore. So start dreaming again, like when you were a child.

Do Not: List what you think your spouse would want (they will have their own list).

We hope this exercise is enlightening and fun. The information helps us to understand more about you and is a tool to help us identify appropriate strategies.

"If we don't set our own priorities, fate sets them for us!"
—Will Rogers

Goals and Dreams - Client A

Client A	
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

Goals and Dreams - Client B

Client B	
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

Goals and Dreams - Client A&B Combined

Combined	
1.	
2.	
3.	
4.	
5.	
6.	
7.	
8.	

Asset Worksheet

PLEASE ATTACH LATEST STATEMENTS

Part 1: Cash Equivalents

Please List Type: CK=checking, SV=savings, MM= money mkt, CD=Certificate of Deposit

Company	Owner	Account Type	% Return	Balance

Part 2: Investment Assets

Please list Account Type: IRA, 401(k), 403(b), 457, 401(a), Roth's and Annuities, Stocks, Bonds, and Mutual Funds

Company	Owner	Account Type	Company Match	Balance

Part 3: Real Estate

Please list Type: Residence, Vacation Home, Rental Property, Office Building, Land, Ranches, Farms, etc

Property Address	Owner	Type	Current Value	Purchase Price

Asset Worksheet

Part 4: Present Life Insurance • Please Bring Policies

Please list Type: Term, Whole Life, Variable and Employer Life Insurance

Insurance Company	Insured	Owner	Type	Monthly Premium	Death Benefit	Cash Value

Part 5: Present Long-Term Care Insurance • Please Bring Policies

Please list: Long-Term Care

Insurance Company	Insured	Elimination Period	Benefit Period	Daily Benefit	Inflation rider	
					Y	N
					Y	N

Part 6: Property, Casualty & Specialty Insurance • Please Bring Policies

Please list: Auto, Home, Umbrella, Disability, Business, Liability, and Any Specialty Insurance

Company	Type	Limits	Benefits	Premium

Asset Worksheet

Part 7: Liabilities

Please list Liability Type: Home, Vacation Home, Rental Property, Office Building, Land, Ranches, Farms, Line of Credit, Vehicle, Credit Card, Unsecured Loans, etc.

Note/Lien Holder	Amount Owed	Liability Type	Monthly Payment	Interest Rate	Term Left

Part 8: Business Interests • Please Attach Financial Statement

Please list: Businesses owned in Whole, or in Part, by You

Name	Your % of Ownership	Type of Business	Legal Structure

Business Value	# of Employees	Group Life Insurance Provided		Retirement Plan Provided	
		Y	N	Y	N

If yes, when was the last time the current plans were reviewed to make sure they are compliant with state and federal laws and guidelines?

Is Key Man Insurance in place?

Do you have a Buy/Sell Agreement setup?

Is Buy/Sell Agreement funded?

Do other Partners have their Estate Work in order?

Do you have a Business Succession Plan in place?

Income & Cash Flow

	Client A	Client B	Total
Monthly Net Income	\$	\$	\$
Other Income	\$	\$	\$
Total Income			\$

Monthly Fixed Expenses		Monthly Variable Expenses	
Mortgage Pmts & Property Tax	\$	Credit Card	\$
	\$	Home Maintenance	\$
	\$	Auto Maintenance	\$
Auto Insurance	\$	Clothing	\$
Home Insurance	\$	Entertainment	\$
Utilities	\$	Vacations	\$
Phone/Internet/Cable	\$	Charities	\$
Food	\$	Cash & Gifts	\$
Auto Payment	\$	Other	\$
	\$		\$
Fuel	\$		\$
College Funding	\$		\$
Retirement Savings	\$		
Health Insurance	\$		
Life Insurance	\$		
Long-Term Care Insurance	\$		
Disability Insurance	\$		
Other	\$		
	\$		
Total Fixed Expenses	\$	Total Variable Expenses	\$
Total Expenses	\$		
Income Minus Expenses	\$		

Financial Education

Remember, this is YOUR PERSONALIZED Blueprint. You will have to understand what you are doing and why. Our goal is to help educate you so you can make informed decisions about your life and money. To help you best, we need to know what level of investment knowledge you have so we can communicate effectively to you.

Below are some terms that we may use. In order to make sure we are on the same page, please rate your familiarity/comfort level with the following topics (1= no knowledge; 5= in-depth knowledge). Additionally, if there is ever anything about which you'd like clarification or more information, just let us know.

Client A					Client B						
Minimize Taxes	1	2	3	4	5	Minimize Taxes	1	2	3	4	5
Taxing Environments	1	2	3	4	5	Taxing Environments	1	2	3	4	5
Income taxes/Long term Capital Gains Tax	1	2	3	4	5	Income taxes/Long term Capital Gains Tax	1	2	3	4	5
Estate Tax	1	2	3	4	5	Estate Tax	1	2	3	4	5
Annuities	1	2	3	4	5	Annuities	1	2	3	4	5
IRAS/401Ks/ROTH	1	2	3	4	5	IRAS/401Ks/ROTH	1	2	3	4	5
Stocks/Bonds/Mutual Funds	1	2	3	4	5	Stocks/Bonds/Mutual Funds	1	2	3	4	5
401k's, 457, 403b, 401a, SEP, SIMPLE, IRA, Roth	1	2	3	4	5	401k's, 457, 403b, 401a, SEP, SIMPLE, IRA, Roth	1	2	3	4	5
Asset Allocation	1	2	3	4	5	Asset Allocation	1	2	3	4	5
Health Insurance/Medicine	1	2	3	4	5	Health Insurance/Medicine	1	2	3	4	5
Long Term Care Insurance	1	2	3	4	5	Long Term Care Insurance	1	2	3	4	5
Disability Insurance	1	2	3	4	5	Disability Insurance	1	2	3	4	5
Pension Trap	1	2	3	4	5	Pension Trap	1	2	3	4	5
Umbrella Policy	1	2	3	4	5	Umbrella Policy	1	2	3	4	5
Wills	1	2	3	4	5	Wills	1	2	3	4	5
Living Trust/Incentive Trust for Children	1	2	3	4	5	Living Trust/Incentive Trust for Children	1	2	3	4	5
Power of Attorney	1	2	3	4	5	Power of Attorney	1	2	3	4	5
Family Foundation	1	2	3	4	5	Family Foundation	1	2	3	4	5
Other	1	2	3	4	5	Other	1	2	3	4	5
What would those be?						What would those be?					

Social Security and Pensions (Attach latest statements)

Social Security and Pensions

Name of Pension	Age Benefits Start	Monthly Income	Increase With Inflation	Lump Sum (If Available)	Survivor Amount

Estate Planning Checklist

Please check corresponding box...

Client A		My goal is to...	Client B	
Yes	No		Yes	No
		Update Wills and/or Trusts		
		Have you done a Beneficiary Checkup in the Last 12 Months?		
		Provide for Care of Children after Death		
		Provide for Children with Special Needs		
		Provide Special Planning for Children from Prior Marriage(s)		
		Protect assets from Children and/or Children's Spouses		
		Provide Financial Foundation for Kids and Grandkids		
		Provide for Specific Bequests to Specific Heirs		
		Provide for Charitable Bequests		
		Provide for an easy Transfer of Assets to Heirs or Charities		
		Provide Sufficient Liquidity to Pay off Debt and/or Estate Taxes		
		Minimize Estate Taxes for Children or Heirs		
		Transfer Business Interests		
		Provide for parents		
		If Yes, do your parents have Long-term Care Health Plans?		
		Do your Parents have an Estate Plan?		

Your Prior Planning

	Client A		Client B	
Do you Have a Will?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have a Living Trust?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you funded your Living trust and changed the titling of all your assets into the trust?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have a Living Will?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you have Powers of Attorney (Medical/Financial)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you done a beneficiary checkup lately on all your assets?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Do you expect a future inheritance?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Additional information you'd like to share with us about your estate:

What Life Transitions Do You Expect?

In the boxes below, we have listed a number of life transitions that you might expect in the future. Take a few minutes and think about each one. Are you going through it now? Will it be an issue for you in the future? When you have checked the appropriate boxes, please return this exercise to our office. We will then provide you with a report that will summarize the transitions that you expect. In addition, each transition will generate a list of questions that we'll discuss when we meet next.

Your Career or Business Issues:	This is a current concern or situation.	I will go through this in the next three years.	This is likely to happen after three years or more.
Career Transition	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
New Job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Promotion	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loss of Job	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Restructure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Start Own Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Change in Business Partnership	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchase/Sale of Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Workplace Education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Build Second Business	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Phased Retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Full Retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Your Family and Home Issues:	This is a current concern or situation.	I will go through this in the next three years.	This is likely to happen after three years or more.
Change in Marital Status	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Purchase or Sale of House	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Relocation	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal Health Concerns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family Health Concerns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal/Family Disability	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Empty Nest	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Having More Children	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Helping Grandchildren	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
College/University	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
First Home	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Long Term Care-Parent/Spouse	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Your Life Management Issues:	This is a current concern or situation.	I will go through this in the next three years.	This is likely to happen after three years or more.
Personal Health/Fitness Concerns	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Change in Personal Habits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Time Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Increase Fulfilling Activities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Family Time vs. Work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal Relationship Quality	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Major Vacation Planned	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Personal Education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Pursuit of Career Goals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Goal Setting for Future	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

