PLANNING CHECKLIST

List of Supporting Documents for our meeting:

- [ ] Most recent statements for IRAs, 401k, stocks, bonds, mututal funds, company retirement plans, etc.
- [ ] Most recent bank statements (checking, savings, money markets, etc.)
- [ ] Most recent pension statements (if applicable)
- [ ] Statements containing information regarding mortgage or other loan balances
- [ ] Monthly expense estimates - current and projected for retirement
- [ ] Latest life insurance, long-term care and/or annuity statements, (and contracts if available)
- [ ] Last year's federal tax return
- [ ] Current estate planning documents (e.g. wills, trusts, powers of attorney, etc.)

PERSONAL INFORMATION

PERSONAL INFORMATION

What are your most important hobbies / passions?

What are your goals for this planning process?

1. _____
2. _____
3. _____
4. _____

What are your goals during retirement, e.g., travel, spend time with family, play golf, go back to school, volunteer, etc.?

1. _____
2. _____
3. _____
4. _____

ESTATE PLANNING INFORMATION

Do you have a will or a trust? You: ◯ YES ◯ NO Spouse: ◯ YES ◯ NO

In what year was it written? You: _____ Spouse: _____

What state was it written in? You: _____ Spouse: _____

PERSONAL INFORMATION

WHAT KEEPS YOU UP AT NIGHT?

Please take a minute to review the topics and related questions below. Check off any concerns you have right now. Chances are, I have information that will help us address many of the issues that may worry you.

RETIREMENT

- ☐ Will my money last through retirement?
- ☐ Do I need long-term care insurance?
- ☐ What are my retirement investment options?
- ☐ How do I manage all my retirement plans?
- ☐ What should I consider before claiming Social Security?
- ☐ What should I do with my employer retirement plan?
- ☐ Since I am retiring soon, what do I need to do now?

EDUCATION PLANNING

- ☐ How much should I save for college? When should I start planning?
- ☐ Will I qualify for financial aid?
- ☐ What are my college savings options?

LIFE EVENTS

- ☐ How do we manage our finances after getting married?
- ☐ What happens to my 401(k) when I change jobs?
- ☐ What are my options if I am laid off?
- ☐ I am getting divorced. What happens to my assets?
- ☐ How do I help my recent college grad transition into the workforce?
- ☐ What do I do when a loved one dies?

ELDERCARE

- ☐ How does Medicare work?
- ☐ What should I look for in a nursing home?
- ☐ How do I cope with Alzheimer's disease?
- ☐ What happens if I have to care for my parents?

ESTATE PLANNING

- ☐ What should I know about estate planning?
- ☐ How do I protect my estate from taxes?
- ☐ Will my family be secure if something happens to me?
- ☐ How do I create a legacy for my children?
- ☐ Can I provide for my favorite charity when I am gone?
- ☐ What will my survivors need to know?

FINANCIAL BASICS

- ☐ How do I keep my records safe and organized?
- ☐ How do I do a better job budgeting? How do I reduce my debt?
- ☐ How do I teach little kids about money?
- ☐ How do I help a young adult establish a financial strategy
- ☐ How do I have financial discussions with my family?

FINANCIAL BASICS

NAME

ADDRESS

CITY

STATE

ZIP CODE

BUSINESS PHONE

HOME PHONE

EMAIL

BEST TIME TO CALL

This material should be used as helpful hints only. Each person's situation is different. You should consult your investment professional before making any decisions

INVESTOR QUESTIONNAIRE

PCM

Answer the questions on the following pages with one specific financial goal in mind, such as retirement. Don't use this questionnaire for goals that require you to spend all of your money for the goal within the next two years. Savings for short-term objectives should be invested in more stable investments—primarily short-term reserves.

To determine your investment approach for other goals, fill out the questionnaire as many times as you like, with a different goal in mind each time.

TERMS AND CONDITIONS OF USE FOR PCM'S INVESTOR QUESTIONNAIRE

This questionnaire is designed to help you decide how to allocate your assets among different asset classes (stocks, bonds, and short-term reserves). You are under no obligation to accept the suggested allocations provided by this questionnaire.

The suggestions provided are based on generally accepted investment principles. There is no guarantee, however, that any particular asset allocation or mix of funds will meet your investment objectives or provide you with a given level of retirement income. All investing is subject to risk, and fluctuations in the financial markets and other factors may cause the value of your plan account to decline. Investments in bond funds are subject to interest rate, credit, and inflation risk.

You should carefully consider all of your options before investing.

This investment-planning tool is provided to you at no charge by Payne Capital Management. It does not provide comprehensive investment or financial advice. In applying the suggestions to your particular situation, you should consider your other assets and investments. As your financial circumstances or goals change, it may be helpful to complete the Investor Questionnaire again to see if your suggested asset allocation has changed. By using this investment-planning tool, you acknowledge that you have read and understood the information above and that you agree to these terms and conditions.

INVESTOR QUESTIONNAIRE

1. I plan to begin taking money from my investments in . . .

- ◯ A. 1 year or less
- ◯ B. 1–2 years
- ◯ C. 3–5 years
- ◯ D. 6–10 years
- ◯ E. 11–15 years
- ◯ F. More than 15 years

2. As I withdraw money from these investments, I plan to spend it over a period of . . .

- ◯ A. 2 years or less
- ◯ B. 3–5 years
- ◯ C. 6–10 years
- ◯ D. 11–15 years
- ◯ E. More than 15 years

3. When making a long-term investment, I plan to keep the money invested for . . .

- ◯ A. 1-2 years
- ◯ B. 3–4 years
- ◯ C. 5-6 years
- ◯ D. 7-8 years
- ◯ E. More than 8 years

4. From September 2008 through November 2008, stocks lost more than 31% of their value. If I owned a stock investment that lost about 31% of its value in three months, I would . . . (If you owned stocks during this period, please select the answer that matches your actions at that time.)

- ◯ A. Sell all of the remaining investment
- ◯ B. Sell some of the remaining investment
- ◯ C. Hold on to the investment and sell nothing
- ◯ D. Buy more of the investment

5. Generally, I prefer an investment with little or no ups or downs in value, and I am willing to accept the lower returns these investments may make.

- ◯ A. I strongly disagree
- ◯ B. I disagree
- ◯ C. I somewhat agree
- ◯ D. I agree
- ◯ E. I strongly agree

6. When the market goes down, I tend to sell some of my riskier investments and put the money in safer investments.

- ◯ A. I strongly disagree
- ◯ B. I disagree
- ◯ C. I somewhat agree
- ◯ D. I agree
- ◯ E. I strongly agree

7. Based only on a brief conversation with a friend, coworker, or relative, I would invest in a mutual fund.

- A. I strongly disagree
- B. I disagree
- C. I somewhat agree
- D. I agree
- E. I strongly agree

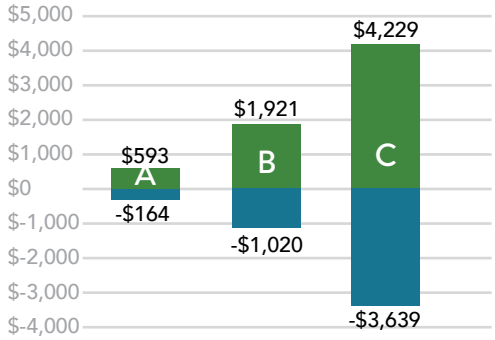
8. From September 2008 through October 2008, bonds lost nearly 4% of their value. If I owned a bond investment that lost almost 4% of its value in two months, I would . . . (If you owned bonds during this period, please select the answer that matches your actions at that time.)

- A. Sell all of the remaining investment
- B. Sell some of the remaining investment
- C. Hold on to the investment and sell nothing
- D. Buy more of the investment

9. The chart below shows the highest one-year loss and the highest one-year gain on three different hypothetical investments of $10,000.* Given the potential gain or loss in any one year, I would invest my money in . . .

- A. Investment A
- B. Investment B
- C. Investment C

*The maximum gain or loss on an investment is impossible to predict. The ranges shown in the chart are hypothetical and are designed solely to gauge an investor's risk tolerance.



10. My current and future income sources (such as salary, Social Security, pension) are . . .

- A. Very unstable
- B. Unstable
- C. Somewhat stable
- D. Stable
- E. Very stable

11. When it comes to investing in stock or bond mutual funds (or individual stocks or bonds), I would describe myself as . . .

- A. Very inexperienced
- B. Somewhat inexperienced
- C. Somewhat experienced
- D. Experienced
- E. Very experienced