CFG

Financial Services Schedule

Basic

- General financial education
- Defining of financial goals
- Creating a financial timeline
- Cash flow advice
- Cash flow management
- Budgeting
- Identify savings targets
- Debt management
- Credit advice
- Build emergency fund

Estate Planning*

- Estate planning recommendations and implementation (basic)
- Estate planning coordination with attorney (comprehensive)
- Beneficiary designations
    - Life insurance
    - Retirement accounts
- Proper titling of assets
    - Revocable living trust
    - Charitable remainder trust
    - Divorce
    - Marriage
    - Death
- Trust structuring and funding
- Trust notifications

Investment Planning & Management

- Education on investment needs
- Understand risk tolerance
- Communicate risks and correlation to potential return
- Estimate expected rate of return
- Determine asset mix
- Determine investments to own in non-retirement accounts
- Reduce tax liability in investment accounts
- Redemption requests/distributions from investment positions

Risk Planning

- Education on all insurance needs
- Insurance recommendations of approved products
- Employee benefit review
- Life insurance
    - Type
    - Amount
    - Length
- Disability insurance
    - Amount
    - Structure
- Long-term care insurance
    - Amount
    - Structure
- Property & Casualty
    - Review
    - Umbrella
    - Homeowners
    - Car
    - Liability
- Health Insurance
    - Review

Retirement Planning

- Education on retirement planning
- Retirement saving strategies (basic)
- Retirement plan with hypotheticals (comprehensive)
- Redemption requests from retirement positions
- Investment recommendations of approved products
- Qualified distributions**
- Review of qualified plan investment options
- Review of existing non-qualified investments
- Required minimum distribution service**
- Employer plan allocations

Education Planning
- Education on education planning
- Education funding strategy (basic)
- Education hypotheticals (comprehensive)
- Student loan review
- Investment recommendations of approved products

Business Planning
- Business structure selection**
- Risk assessment
- Buy/sell agreements*
- Key person insurances
- Group insurance advice
    - Health
    - Life
    - Short-term disability
    - Long-term disability
    - Long-term care
- Business overhead expense coverage
- Retirement plan selection**
- Split-dollar coverage
- Employee stock options
- Deferred compensation planning**
- Recapitalization/business purchase advice*
- Retirement and lifetime sale advice

Miscellaneous Topics
- Mortgage advice
- Reverse mortgage advice
- Mortgage negotiation
- 2nd/vacation home advice
- Car purchase/lease advice
- Car purchase/lease negotiation
- Large expenses (plan/track)
- Rough income tax reviews**
- Real estate investments
- Home equity loan advice
- Home equity line of credit advice
- Securities based loans

Services
- Provide referrals to other industry professionals
- Assist with coordination of efforts between personal attorney and CPA
- Continual email availability (emails returned within 24 hours)
- Scheduled phone calls
- Continual availability (calls returned within 24 hours)
- Annual review
- Semiannual reviews
- Quarterly reviews

*Client must consult with proper legal counsel.
**Client should consult with a tax professional.