

It's Your Money

Smart Financial Planning II



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Kevin Henss

"Ask First!" This form is to be filled out by any person who is offering legal, financial, retirement, insurance, accounting, estate, long-term care or similar planning services. Respond to ALL categories completely, sign and date at the bottom of the page.

Ⓜ **MY EDUCATION.** I have achieved the following level of education (check HIGHEST level achieved):

<input type="checkbox"/> Some High School	<input type="checkbox"/> High School Diploma	<input type="checkbox"/> Bachelors Degree
<input type="checkbox"/> GED	<input type="checkbox"/> Some College	<input checked="" type="checkbox"/> Masters or other Advanced Degree

Ⓜ **MY CREDENTIAL(S).** I have the following specialized credential(s) and training (examples: CFP, ChFC, CLU, CPA, JD, MBA, years of relevant experience):

Kevin Henss, President and Founder of Strivent Financial, since 2018
 Certified Financial Planner™ (CFP), since 2012
 Personal Financial Planning Certificate (PFP), UC Irvine (UCI), since 2011

Ⓜ **MY RELEVANT LICENSE(S).** I have the following license(s) giving me the legal authority to provide the services I am offering to you (examples: bar license (attorney), securities license, insurance license):

License Type	Covers What Activities	Issued By	License No.
RIA	Investment Advice/ Management	State of CA; DFI	CRD#: 299009

Ⓜ **LEGAL SERVICES.** (Check ONE):

I DO NOT practice law, and the services I am offering to you do not involve practicing law.
 I DO practice law, and have an active license to practice law in California.
 I DO practice law, but DO NOT have an active license to practice law in California. I am, however, under the supervision of the following attorney who has an active license to practice law in California:

Name of attorney:	Telephone:
Address:	

Ⓜ **OUR BUSINESS RELATIONSHIP.** Check TRUE or FALSE:
 True / False: In our business relationship, I will at all times serve as a fiduciary and put your interests before my interests and those of my employer.

Ⓜ **MY COMPENSATION.** I will be paid in the following way (commission, fee, salary, etc.), by the named person or company, in connection with the services I am offering to you:

Way(s) I'll Be Paid	Payment Will Be Made By (name each person or company)
Fee Only, No Commission	Clients only

Ⓜ **FINANCIAL PRODUCTS / AFFILIATED ORGANIZATIONS.** Check TRUE or FALSE:
 True / False: I offer or sell annuities, insurance, mutual funds or other financial products; or I am, or my employer is, affiliated with a person or organization that offers or sells annuities, insurance, mutual funds or other financial products.

Ⓜ **I certify under penalty of perjury that the responses herein are true to the best of my knowledge.**

Date: 5/15/2025	Business Name: Strivent Financial
Signature:	Address: 27201 Puerta Real, Suite 300, Mission Viejo, CA 92694
Print Name: Kevin Henss	Telephone: (800) 893-6783

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Leslie Rea

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<input type="checkbox"/> GED	<input type="checkbox"/> Some College	<input checked="" type="checkbox"/> Masters or other Advanced Degree

Ⓜ **MY CREDENTIAL(S).** I have the following specialized credential(s) and training (examples: CFP, ChFC, CLU, CPA, JD, MBA, years of relevant experience):

MBA (2013), CFP (2017), MCEP (2023), 13 years of experience in financial planning

Ⓜ **MY RELEVANT LICENSE(S).** I have the following license(s) giving me the legal authority to provide the services I am offering to you (examples: bar license (attorney), securities license, insurance license):

License Type	Covers What Activities	Issued By	License No.
RIA	Investment Advice/ Management	State of CA	CRD#: 6912959

Ⓜ **LEGAL SERVICES.** (Check ONE):

I DO NOT practice law, and the services I am offering to you do not involve practicing law.
 I DO practice law, and have an active license to practice law in California.
 I DO practice law, but DO NOT have an active license to practice law in California. I am, however, under the supervision of the following attorney who has an active license to practice law in California:

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Address:	

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Fee Only, No Commission	Clients Only

Ⓜ **FINANCIAL PRODUCTS / AFFILIATED ORGANIZATIONS.** Check TRUE or FALSE:
 True / False: I offer or sell annuities, insurance, mutual funds or other financial products; or I am, or my employer is, affiliated with a person or organization that offers or sells annuities, insurance, mutual funds or other financial products.

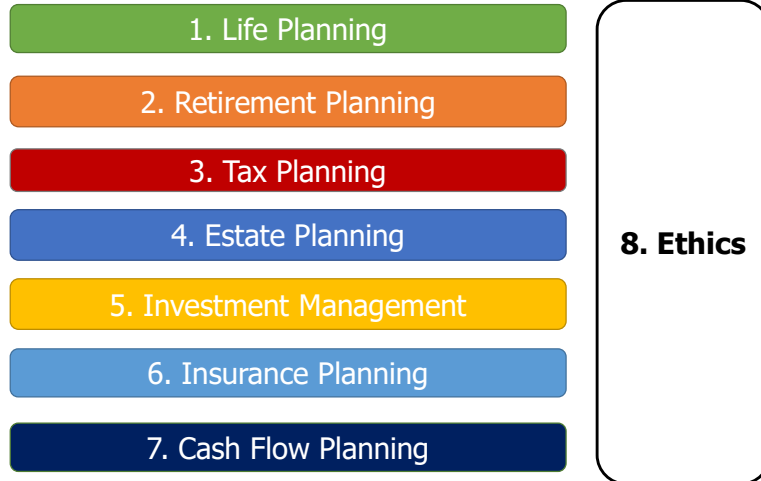
Ⓜ **I certify under penalty of perjury that the responses herein are true to the best of my knowledge.**

Date: 5/29/2026	Business Name: AG Wealth Management
Signature:	Address: Remote Nationwide
Print Name: Leslie Rea	Telephone: 949-410-4226

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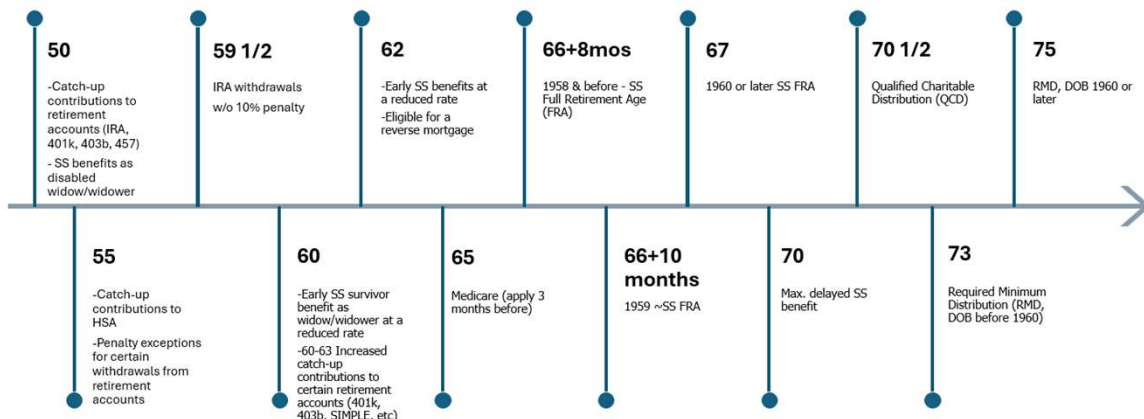
What does a Financial Planner do?



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Financial Planning Timeline



* This timeline is general in nature, exceptions may apply.
Source: Strivent Financial

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Financial Planning Process

1. Understanding the client's personal and financial circumstances
2. Identifying and Selecting Goals
3. Analyzing the client's current course of action and potential alternative courses of action
4. Developing the financial planning recommendations
5. Presenting the financial planning recommendations
6. Implementing the financial planning recommendations
7. Monitoring progress and updating

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Life Planning

- Goals and values
 - How do you feel about money?
 - Why is money important to you?
 - What was money like growing up?
 - What does success with money look like to you?

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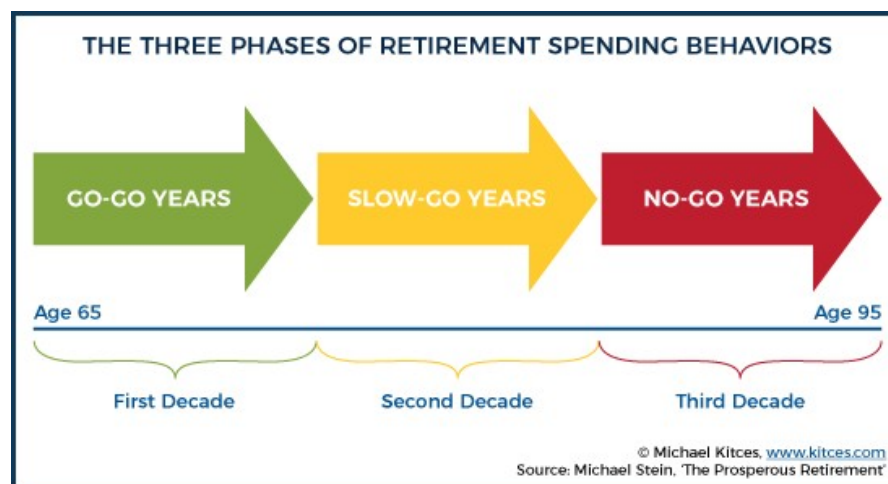
Retirement Planning

The basics of retirement planning:

- When can I retire?
- How much do I need?
- Will I have enough?
- A shift in perspective: Accumulation vs. Distribution
- Retirement planning strategies

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Retirement Expenses Vary Over Retirement



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How much do I need?

Assumes: 3% inflation and a 30-year retirement.

Annual Pre-Tax Expenses	Rate of Return 2%	Rate of Return 5%	Rate of Return 8%
\$75,000	\$2.6 million	\$1.7 million	\$1.2 million
\$100,000	\$3.5 million	\$2.3 million	\$1.6 million
\$150,000	\$5.2 million	\$3.5 million	\$2.5 million
\$200,000	\$6.9 million	\$4.6 million	\$3.3 million

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How much do I need to save?

Assumes: 20-years to save before a 30-year retirement.

Annual Pre-Tax Expenses	Savings per year for 20 years	Rate of Return 5%
\$75,000	\$51,000	\$1.7 million
\$100,000	\$70,000	\$2.3 million
\$150,000	\$106,000	\$3.5 million
\$200,000	\$139,000	\$4.6 million

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Saving for Retirement

- 401k, 403b, 457b – In 2026, contribution max. \$24,500
 - \$8,000 catch-up for people 50-59 and 64+.
 - \$11,250 catch-up for people 60-63.
- IRA and Roth IRA – In 2026, contribution max. \$7,500 with an additional \$1,100 catch-up for people 50 and older. Confirm the AGI limit.

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Retirement Income Sources

- Social Security
- Employer retirement plans
- Pension
- Investment properties
- Other savings:
 - Spouse/partner's retirement plans
 - Plans from former employers
 - IRAs or Roth IRA
 - Regular investment accounts
 - Inheritance?

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When to apply for Social Security: Key points to remember

- What is your health status and life expectancy?
- If you apply early, your benefit starts lower and stays lower for life.
- COLAs magnify the impact of early or delayed claiming. The longer you live, the more beneficial it is to delay benefits.
- Decision impacts survivor benefits as well: delaying benefits may give surviving spouse more income. Surviving spouse could get 100% of the deceased spouse's benefit if they claimed at FRA or later.

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Social Security offers income you can't outlive

If your monthly benefit is \$2,000 today and you live:

10 more years	you'll receive a total of	\$301,141	in lifetime benefits
20 more years		\$659,382	
30 more years		\$1,122,454	

Assumes 2.6% annual cost-of-living adjustments
WEP/GPO repealed resulting in increased benefits for some

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Advantages to Delaying Benefits

Age at which benefits are claimed	% of PIA if FRA = 67	Benefit without COLAs (\$)	Benefit with COLAs (\$)
62	70.00	1,960	1,960
63	75.00	2,100	2,155
64	80.00	2,240	2,358
65	86.67	2,427	2,621
66	93.33	2,613	2,896
67	100.00	2,800	3,183
68	108.00	3,024	3,527
69	116.00	3,248	3,887
70	124.00	3,472	4,263

Assumes PIA = \$2,800 and 2.6% annual COLAs from age 62

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Taxation of Social Security benefits

Filing status	Provisional income*	Amount of SS subject to tax
Married filing jointly	Under \$32,000	0
	\$32,000 - \$44,000	Up to 50%
	Over \$44,000	Up to 85%
Single, head of household, qualifying widow(er), married filing separately & living apart from spouse	Under \$25,000	0
	\$25,000 - \$34,000	Up to 50%
	Over \$34,000	Up to 85%
Married filing separately and living with spouse	Over 0	85%

*Provisional income = AGI + one-half of SS benefit + tax-exempt interest

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Tax Planning

What is your adjusted gross income (AGI)?
What is your marginal vs effective tax bracket?

- Adjusted gross income
- Standard deduction vs. Itemized deductions
- Taxable income
- Credits
- Tax withheld
- Tax owed or refunded

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Tax Strategies

- Defer income
- Accelerate deductions
- Maximize pre-tax or tax-free savings (It depends)
- Itemized Deductions (Bunching)
 - Medical
 - Taxes
 - Interest
 - Charitable contributions
- Roth Conversions
 - Bracket filling, check the IRMAA cliff, widow's penalty, & your heir's tax brackets
 - RMD, QCD, tax-loss or gain harvesting
- Inherited IRAs – 10-year stretch
 - Historically lower tax environment

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Tax Planning

FEDERAL INCOME TAX		
Rates apply to taxable income (i.e., income after deductions).		
TAX RATE	MFJ	SINGLE
10%	\$0 - \$24,800	\$0 - \$12,400
12%	\$24,801 - \$100,800	\$12,401 - \$50,400
22%	\$100,801 - \$211,400	\$50,401 - \$105,700
24%	\$211,401 - \$403,550	\$105,701 - \$201,775
32%	\$403,551 - \$512,450	\$201,776 - \$256,225
35%	\$512,451 - \$768,700	\$256,226 - \$640,600
37%	Over \$768,700	Over \$640,600

NON-ITEMIZED BELOW-THE-LINE DEDUCTIONS		
TYPE	AMOUNT	PHASEOUT RANGE
Senior (65+)	\$6,000 (per eligible individual)	\$75,000 - \$175,000 (single) \$150,000 - \$250,000 (MFJ)
Charitable	\$1,000 (single) \$2,000 (MFJ)	N/A

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Tax Planning

live in the same household as your spouse at the end of 2020.

Income	Description	Amount	Type	Amount
1a	Total amount from Form(s) W-2, box 1 (see instructions)			1a
1b	Household employee wages not reported on Form(s) W-2			1b
1c	Tip income not reported on line 1a (see instructions)			1c
1d	Medicaid waiver payments not reported on Form(s) W-2 (see instructions)			1d
1e	Taxable dependent care benefits from Form 2441, line 26			1e
1f	Employer-provided adoption benefits from Form 8839, line 31			1f
1g	Wages from Form 8919, line 6			1g
1h	Other earned income (see instructions). Enter type and amount:			1h
1i	Nontaxable combat pay election (see instructions)			1i
z	Add lines 1a through 1h			1z
2a	Tax-exempt interest			2a
2b	Taxable interest			2b
3a	Qualified dividends			3a
3b	Ordinary dividends			3b
c	Check if your child's dividends are included in <input type="checkbox"/> Line 3a <input type="checkbox"/> Line 3b			
4a	IRA distributions			4a
4b	Taxable amount			4b
c	Check if (see instructions) <input type="checkbox"/> Rollover			
5a	Pensions and annuities			5a
5b	Taxable amount			5b
c	Check if (see instructions) <input type="checkbox"/> Rollover			
6a	Social security benefits			6a
6b	Taxable amount			6b
c	If you elect to use the lump-sum election method, check here (see instructions)			
d	If you are married filing separately and lived apart from your spouse the entire year (see inst.), check here			
7a	Capital gain or (loss). Attach Schedule D if required			7a
b	Check if: <input type="checkbox"/> Schedule D not required <input type="checkbox"/> Includes child's capital gain or (loss)			
8	Additional income from Schedule 1, line 10			8
9	Add lines 1z, 2b, 3b, 4b, 5b, 6b, 7a, and 8. This is your total income			9
10	Adjustments to income from Schedule 1, line 26			10
11a	Subtract line 10 from line 9. This is your adjusted gross income			11a

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions. Cat. No. 11320B Form 1040 (2025) Created 9/5/25

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Tax Planning

Form 1040 (2025) Page 2

Tax and Credits	11b Amount from line 11a (adjusted gross income)	11b
	12a Someone can claim <input type="checkbox"/> You as a dependent <input type="checkbox"/> Your spouse as a dependent	
	b <input type="checkbox"/> Spouse itemizes on a separate return c <input type="checkbox"/> You were a dual-status alien	
	d You: <input type="checkbox"/> Were born before January 2, 1961 <input type="checkbox"/> Are blind	
	Spouse: <input type="checkbox"/> Was born before January 2, 1961 <input type="checkbox"/> Is blind	
	e Standard deduction or itemized deductions (from Schedule A)	12a
	13a Qualified business income deduction from Form 8995 or Form 8995-A	13a
	b Additional deductions from Schedule 1-A, line 38	13b
	14 Add lines 12e, 13a, and 13b	14
	15 Subtract line 14 from line 11b. If zero or less, enter -0-. This is your taxable income	15
	16 Tax (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 6814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/>	16
	17 Amount from Schedule 2, line 3	17
	18 Add lines 16 and 17	18
	19 Child tax credit or credit for other dependents from Schedule 8812	19
	20 Amount from Schedule 3, line 6	20
	21 Add lines 19 and 20	21
	22 Subtract line 21 from line 18. If zero or less, enter -0-	22
	23 Other taxes, including self-employment tax, from Schedule 2, line 21	23
	24 Add lines 22 and 23. This is your total tax	24
Payments	25 Federal income tax withheld from:	
	a Form(s) W-2	25a
	b Form(s) 1099	25b
	c Other forms (see instructions)	25c
	d Add lines 25a through 25c	25d
	26 2025 estimated tax payments and amount applied from 2024 return	26
	If you made estimated tax payments with your former spouse in 2025, enter their SSN (see instructions):	
	27a Earned income credit (EIC)	27a
	b Clergy filing Schedule SE (see instructions)	
	c If you do not want to claim the EIC, check here	
	28 Additional child tax credit (ACTC) from Schedule 8812. If you do not want to claim the ACTC, check here	28
	29 American opportunity credit from Form 8863, line 6	29
	30 Refundable adoption credit from Form 8839, line 13	30
	31 Amount from Schedule 3, line 15	31
	32 Add lines 27a, 28, 29, 30, and 31. These are your total other payments and refundable credits	32
	33 Add lines 25d, 26, and 32. These are your total payments	33
	34 If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34
	35a Amount of line 34 you want refunded to you. If Form 8888 is attached, check here	35a
	b Routing number	
	c Type: <input type="checkbox"/> Checking <input type="checkbox"/> Savings	
	d Account number	
	36 Amount of line 34 you want applied to your 2026 estimated tax	36
Amount You Owe	37 Subtract line 33 from line 24. This is the amount you owe. For details on how to pay, go to www.irs.gov/Payments or see instructions.	37
	38 Estimated tax penalty (see instructions)	38

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Tax Planning

Deductions For Seniors Age 65+ Under OBBBA

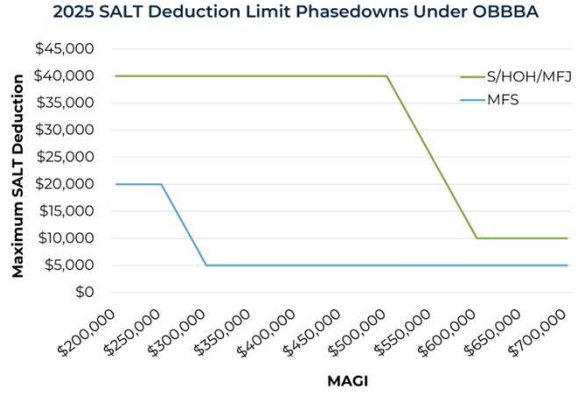


*Deduction amounts are from 2025

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Tax Planning



State And Local Tax (SALT) Deduction Limits Under OBDDA

Year	SALT Deduction Limit	MAGI Range For Deduction Phasedown
2025	\$40,000	\$500,000 – \$600,000
2026	\$40,400	\$505,000 – \$606,333
2027	\$40,804	\$510,050 – \$612,730
2028	\$41,212	\$515,151 – \$619,191
2029	\$41,624	\$520,302 – \$625,716
2030 and later	\$10,000	N/A

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Roth Conversion Strategies

- Married clients, ages 66 (wife) and 67 (husband), with life expectancies of 95 and 90.
- Portfolio includes: \$4M Traditional IRA, \$3M taxable account (basis \$1.5M), and \$500k Roth IRA.
- 7% annual return, 3% inflation, \$100k annual spending
- Combined Social Security of \$95k starting at age 70.

	Base Case: No Roth Conversions	Scenario: Each Client Converts \$300k Annually (Total \$600k) until RMD Age 73	Difference
Taxable Asset Balance Age 95	\$22,255,585	\$11,620,434	\$10,635,151
Traditional IRA Balance Age 95	\$5,836,025	\$2,009,039	\$3,826,986 🍌
Roth IRA Balance Age 95	\$3,324,419	\$20,605,844	\$17,281,425 🍌
Total Portfolio Value Age 95	\$31,416,030	\$34,235,316	\$2,819,286 🍌
Lifetime Tax Bill	\$8,137,194	\$4,613,879	-\$3,523,314

Source: Debra Taylor

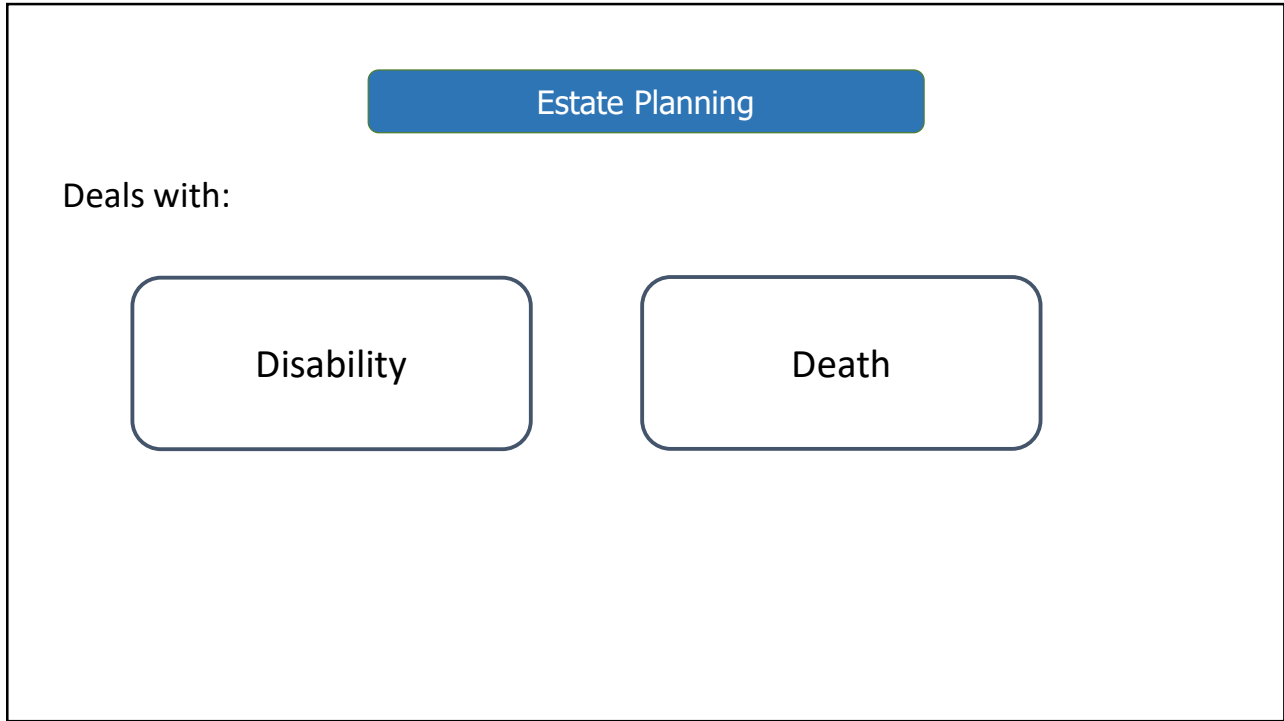
Medicare Premiums			
2024 MAGI single	2024 MAGI joint	Part B Premium	Part D income adjustment
\$109,000 or less	\$218,000 or less	\$202.90	\$0
109,001-137,000	218,001-274,000	\$284.10	\$14.50
137,001-171,000	274,001-342,000	\$405.80	\$37.50
171,001-205,000	342,001-410,000	\$527.50	\$60.40
205,001-499,999	410,001-749,999	\$649.20	\$83.30
≥500,000	≥750,000	\$689.90	\$91.00

FEDERAL INCOME TAX		
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24%	\$211,401 - \$403,550	\$105,701 - \$201,775
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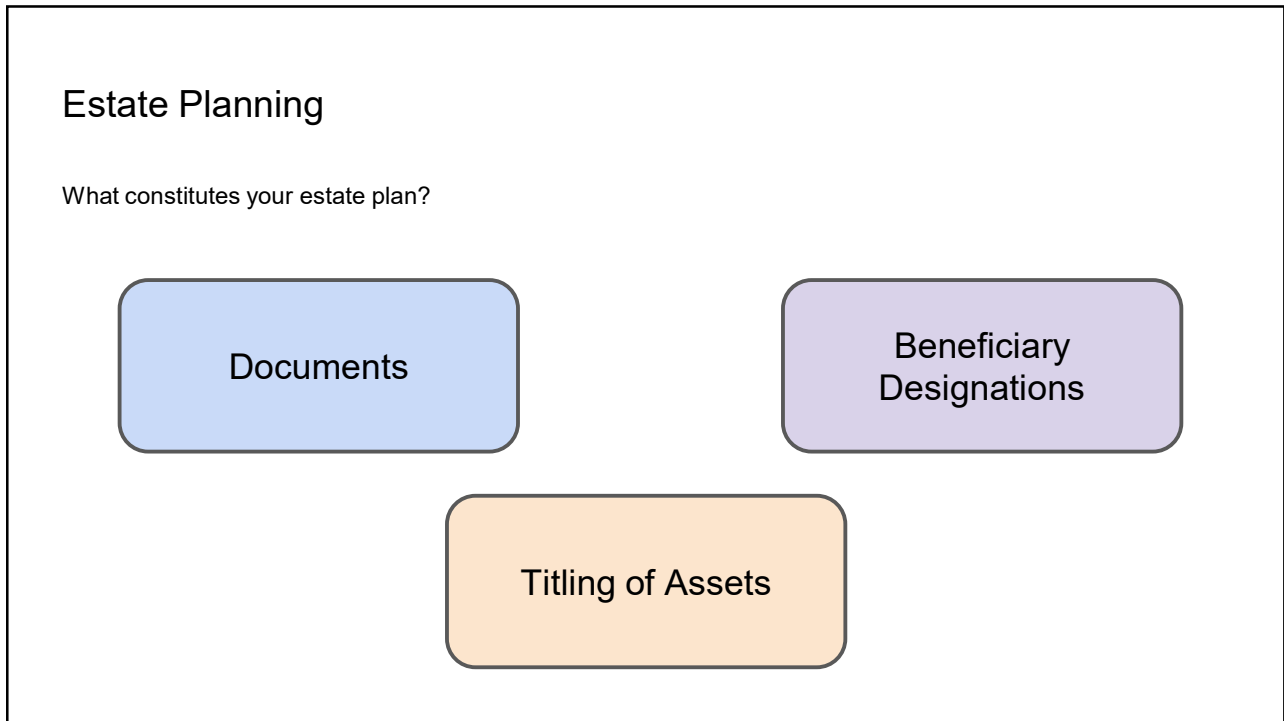
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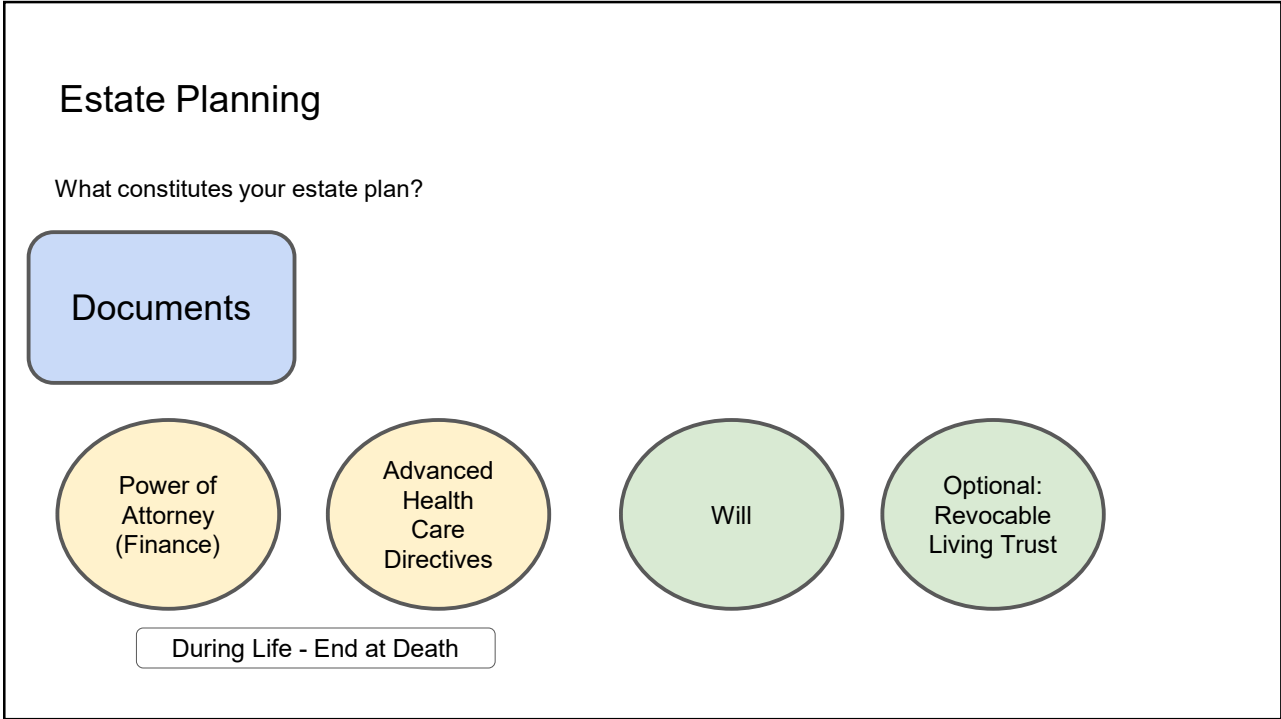
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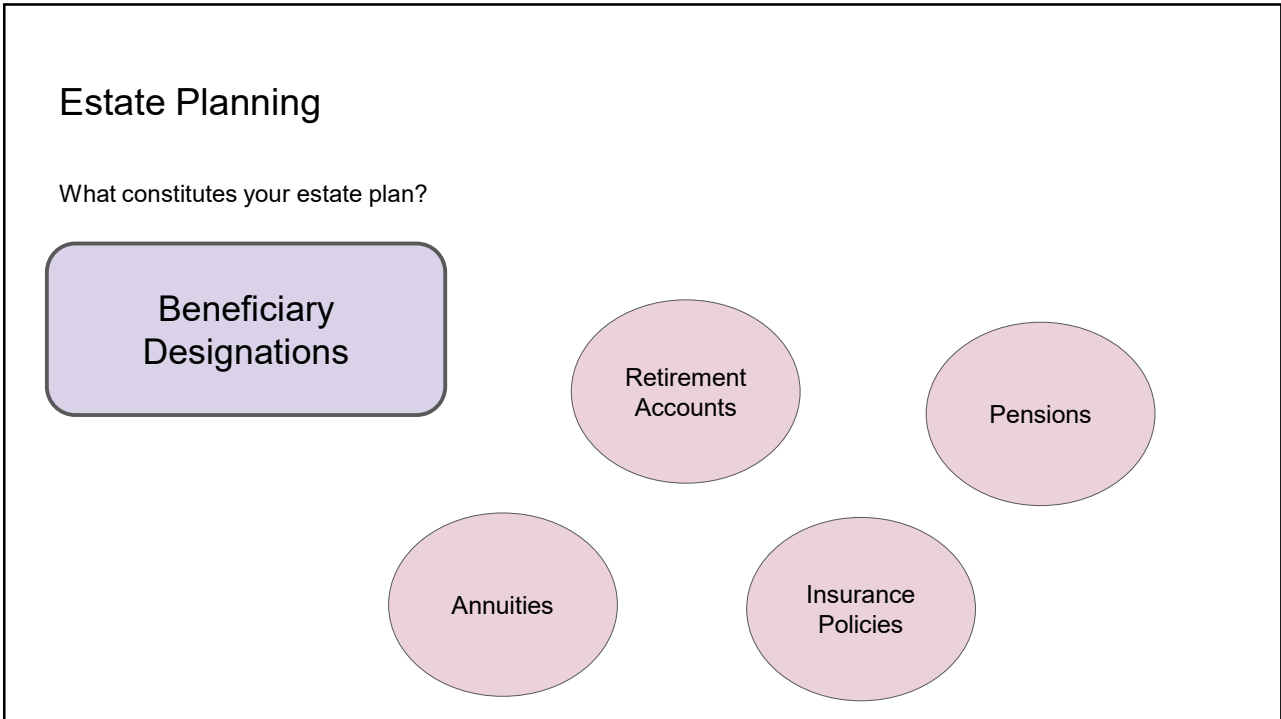
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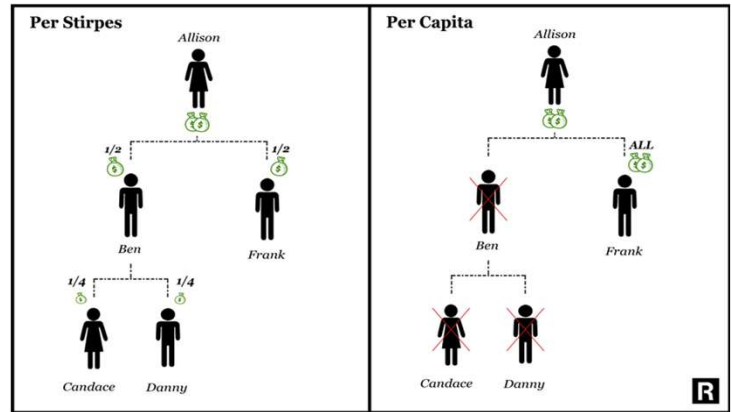
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Estate Planning

What constitutes your estate plan?

Beneficiary Designations

- Primary beneficiary(ies), then contingent beneficiary(ies)
- Supersede the Trust / Will
- Decision: Per Stirpes or Per Capita



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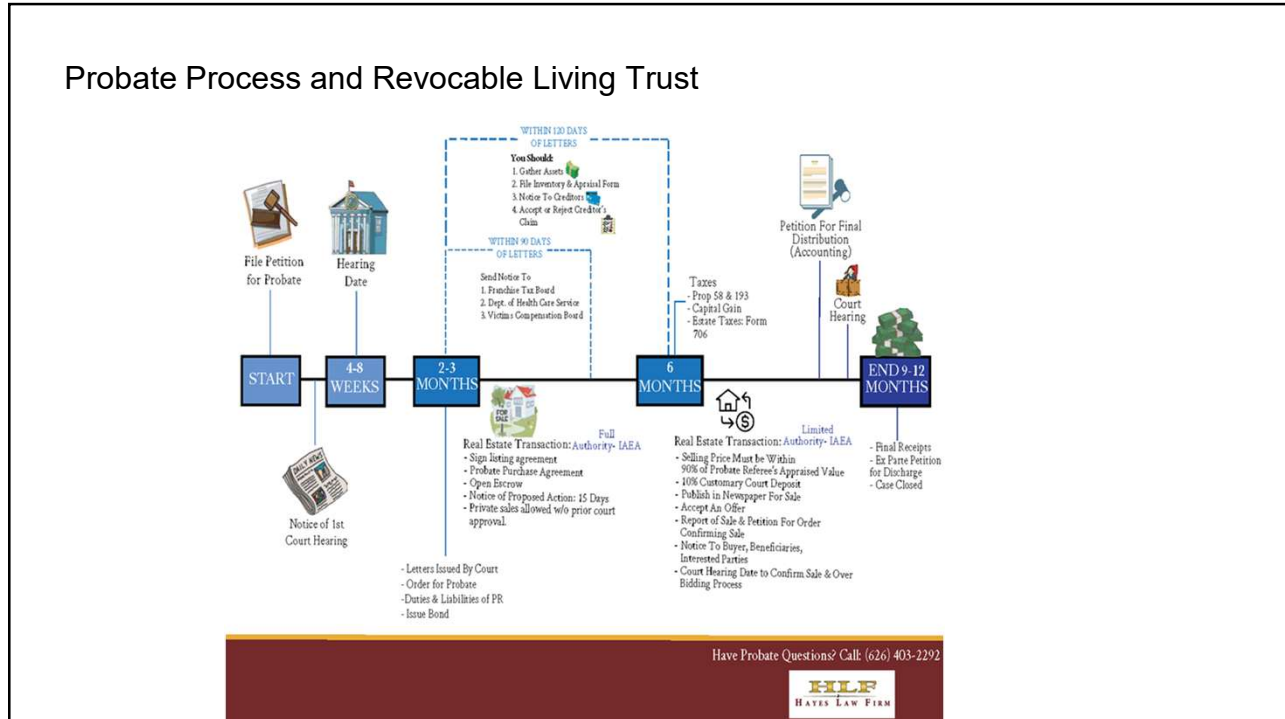
Estate Planning

What constitutes your estate plan?

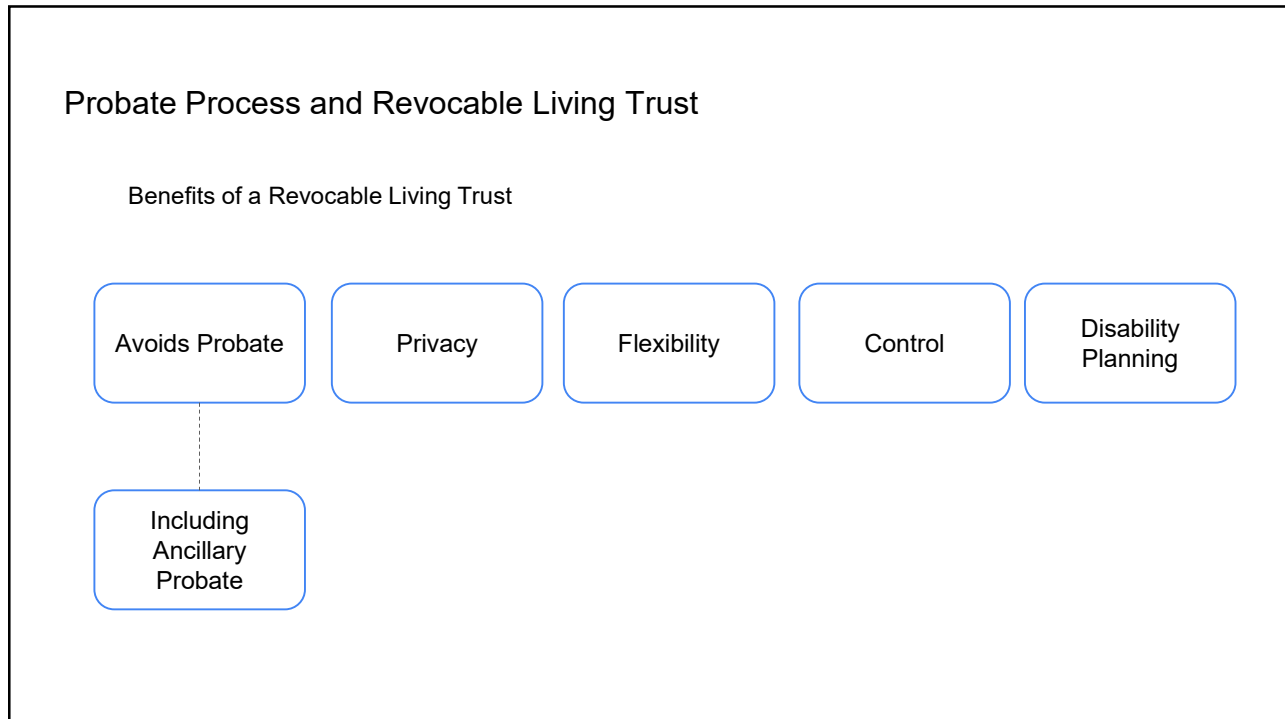
Titling of Assets

- Who owns the property during life and how it transfers at death
- Bypass probate
- Real Estate, Bank Accounts, Brokerage Accounts, Vehicles, etc.

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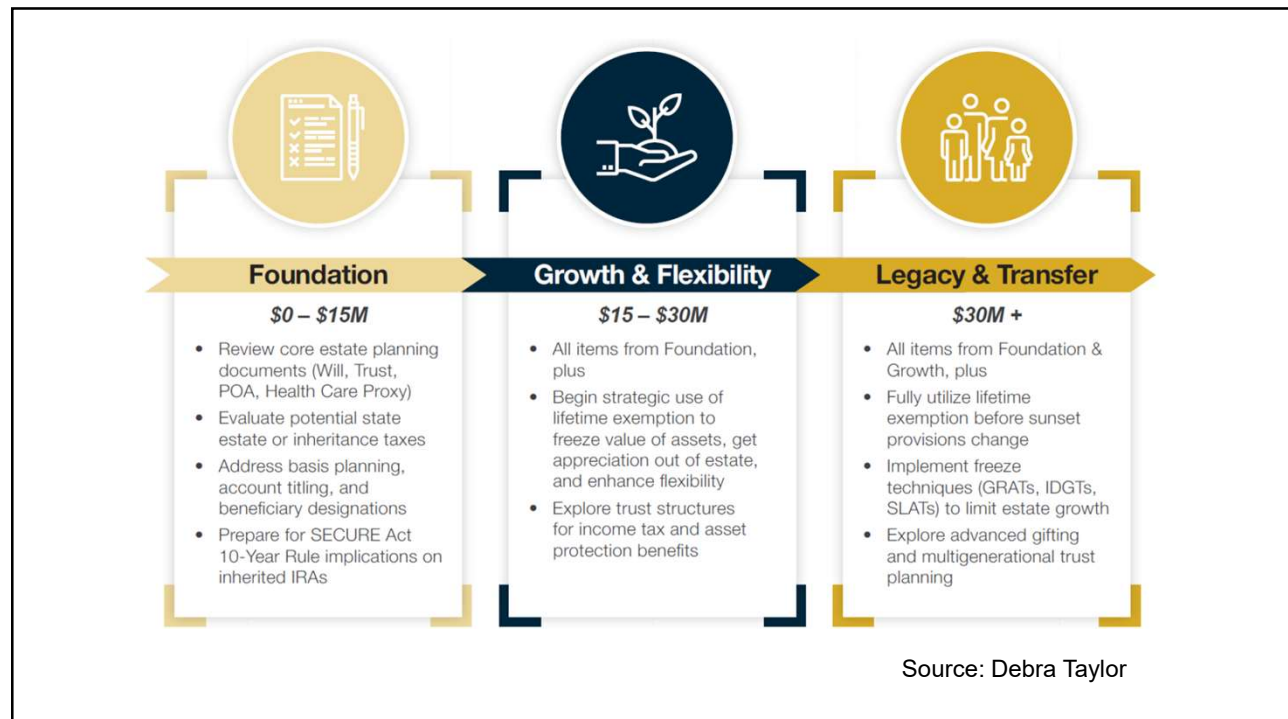
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Giftgiving During Life vs At Death

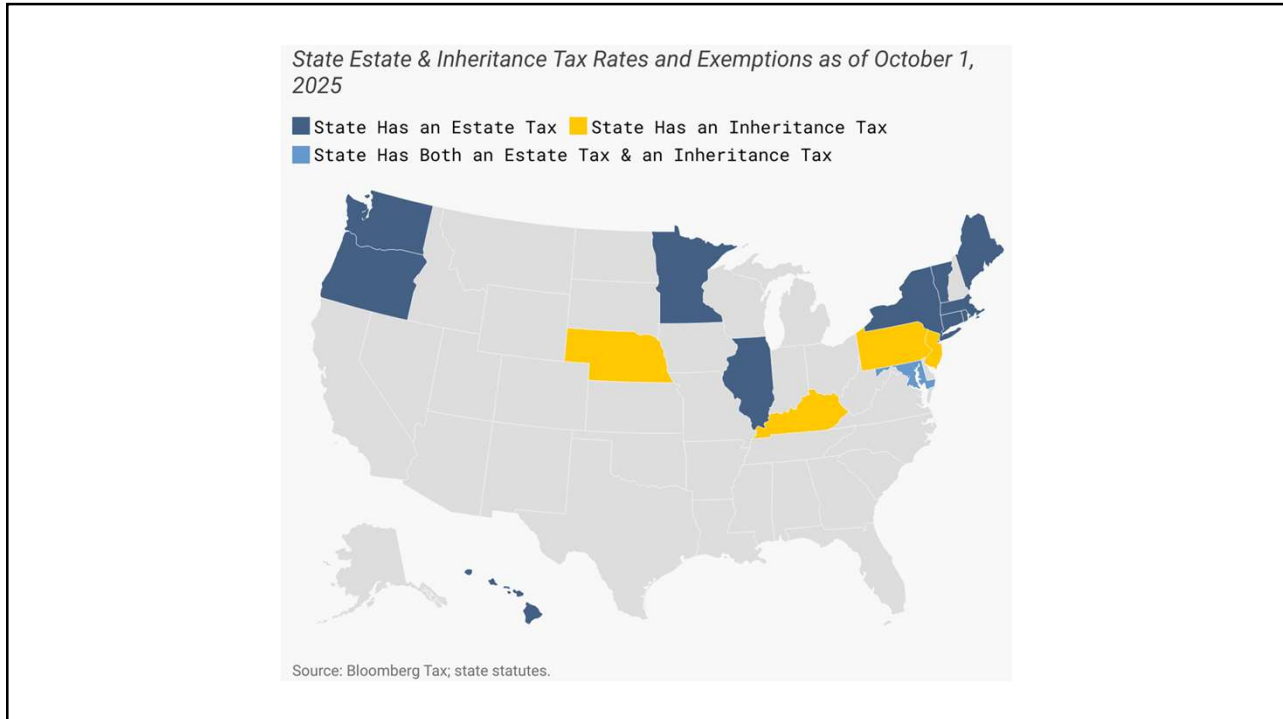
- Annual Gift Exclusion: \$19,000 per person
 - Gifts above that amount: File Gift Tax Return (Form 709)

- Lifetime Exemption: \$15MM per person
 - Portability: For couples
 - During life or at death
 - Step up in basis at death

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Estate and Inheritance Taxes by State, 2025

State	Estate Tax Exemption	Estate Tax Rate	Inheritance Tax Exemption	Inheritance Tax Rate
Connecticut	\$13,990,000	12%	n.a.	n.a.
Hawaii	\$5,490,000	10%-20%	n.a.	n.a.
Illinois	\$4,000,000	0.8%-16.0%	n.a.	n.a.
Kentucky	n.a.	n.a.	\$1,000	0%-16%
Maine	\$7,000,000	8%-12%	n.a.	n.a.
Maryland	\$5,000,000	0.8%-16.0%	\$1,000	0%-10%
Massachusetts	\$2,000,000	0.8%-16.0%	n.a.	n.a.
Minnesota	\$3,000,000	13%-16%	n.a.	n.a.
Nebraska	n.a.	n.a.	\$100,000	0%-15%
New Jersey	n.a.	n.a.	\$25,000	0%-16%
New York	\$7,160,000	3.06%-16.00%	n.a.	n.a.
Oregon	\$1,000,000	10%-16%	n.a.	n.a.
Pennsylvania	n.a.	n.a.	No exemption	0%-15%
Rhode Island	\$1,802,431	0.8%-16.0%	n.a.	n.a.
Vermont	\$5,000,000	16%	n.a.	n.a.
Washington	\$3,000,000	10%-35%	n.a.	n.a.
District of Columbia	\$4,873,200	11.2%-16.0%	n.a.	n.a.

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Protect Yourself from Fraud and Scams

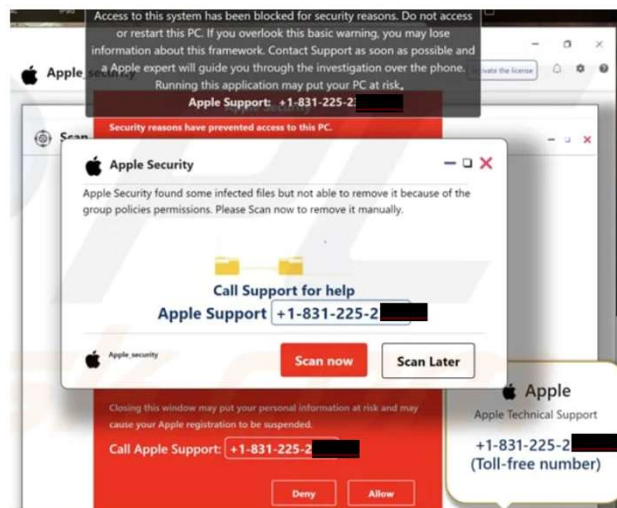
- Scams in-person: at the bank or in public
- Phone scams: voice cloning, fake tech support, imposters, verbal threats
- Online scams: fake pop-up alerts, romance scams, social media data collection
- **Safeguards and prevention**
 - Have unique passwords, use 2 Factor Authentication (2FA) or Multi-Factor Authentication (MFA)
 - Keep your security questions private
 - Confirm identity from an outside/reliable source
 - Don't post or send personal information online or in email

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Beware of **fake** pop-up screens like this one:



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Investment Management

The basics of investment management:

- ❑ Risk and Return
 - ❑ Risk tolerance, time horizon, financial need
- ❑ Allocation
 - Stocks
 - Bonds
- ❑ Asset Classes
- ❑ Diversification
- ❑ Investment philosophy/ strategy
- ❑ Benchmarks and indexes

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The Randomness of Returns

Annual Return (%)

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
Highest Return	34.2	34.5	36.0	39.8	8.8	79.0	28.1	9.4	20.1	38.8	32.0	5.8	31.7	37.8	2.1
	33.2	25.5	32.6	8.2	6.6	53.3	26.9	3.4	18.6	34.5	13.7	4.5	21.3	31.5	1.9
	29.9	21.1	29.6	7.9	4.7	51.4	24.9	2.3	18.1	32.5	13.5	1.5	17.3	28.6	1.5
	26.0	13.8	27.9	6.3	-28.9	37.2	24.5	2.1	17.9	32.4	4.9	1.4	12.0	21.8	-4.2
	22.4	13.1	23.5	5.9	-33.8	28.6	21.2	0.6	17.8	28.3	4.2	1.0	11.6	20.9	-4.4
	22.2	7.0	22.2	5.5	-36.8	27.2	19.2	0.4	17.6	26.0	1.9	0.9	8.4	14.6	-8.3
	18.3	4.9	19.8	3.6	-37.0	26.5	15.5	-4.2	17.1	21.7	1.2	0.2	8.0	13.7	-11.0
	16.5	4.7	16.4	2.5	-39.2	20.6	15.1	-5.5	16.3	1.2	0.2	-3.8	6.7	7.8	-12.9
	10.9	4.6	15.8	-0.2	-44.3	19.7	3.8	-10.6	16.0	0.6	-1.8	-4.4	4.7	3.8	-14.2
	2.7	3.1	4.3	-1.6	-45.6	2.3	3.7	-15.5	2.1	0.3	-5.0	-7.5	1.5	1.1	-14.5
	1.3	2.4	4.1	-9.8	-47.8	0.8	2.0	-16.4	0.9	-0.1	-5.4	-8.0	1.0	0.7	-17.8
Lowest Return	0.8	1.3	3.8	-17.6	-53.2	0.2	0.8	-18.2	0.2	-2.3	-5.6	-14.6	0.8	0.6	-17.9

	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
US Large Cap	10.9	4.9	15.8	5.5	-37.0	26.5	15.1	2.1	16.0	32.4	13.7	1.4	12.0	21.8	-4.4
US Large Cap Value	16.5	7.0	22.2	-0.2	-36.8	19.7	15.5	0.4	17.5	32.5	13.5	-3.8	17.3	13.7	-8.3
US Small Cap	18.3	4.6	18.4	-1.6	-33.8	27.2	26.9	-4.2	16.3	38.8	4.9	-4.4	21.3	14.6	-11.0
US Small Cap Value	22.2	4.7	23.5	-9.8	-28.9	20.6	24.5	-5.5	18.1	34.5	4.2	-7.5	31.7	7.8	-12.9
US Real Estate	33.2	13.8	36.0	-17.6	-39.2	28.5	28.1	9.4	17.1	1.2	32.0	4.5	6.7	3.8	-4.2
International Large Cap Value	22.4	13.1	29.6	7.9	-44.3	37.2	3.8	-10.6	17.8	21.7	-5.6	-8.0	8.0	20.9	-14.5
International Small Cap	29.9	25.5	19.8	3.6	-47.8	51.4	24.9	-15.5	17.9	26.0	-5.0	5.8	4.7	31.5	-17.8
International Small Cap Value	34.2	21.1	27.9	2.5	-45.6	53.3	21.2	-16.4	20.1	28.3	-5.4	1.5	8.4	28.6	-17.9
Emerging Markets	26.0	34.5	32.6	39.8	-53.2	79.0	19.2	-18.2	18.6	-2.3	-1.8	-14.6	11.6	37.8	-14.2
One-Year US Fixed	0.8	2.4	4.3	5.9	4.7	0.8	0.8	0.6	0.2	0.3	0.2	0.2	0.8	0.6	1.9
Five-Year US Government Fixed	1.3	1.3	3.8	8.2	8.8	0.2	3.7	3.4	0.9	-0.1	1.2	0.9	1.0	0.7	1.5
Five-Year Global Fixed	2.7	3.1	4.1	6.3	6.6	2.3	2.0	2.3	2.1	0.6	1.9	1.0	1.5	1.1	2.1

In US dollars. US Large Cap is the S&P 500 Index, data © 2019 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. US Large Cap Value is the Russell 1000 Value Index. US Small Cap is the Russell 2000 Index. US Small Cap Value is the Russell 2000 Value Index. Frank Russell Company is the source and owner of the trademarks, service marks, and copyrights related to the Russell Indexes. US Real Estate is the Dow Jones US Select REIT Index, data © 2019 S&P Dow Jones Indices LLC, a division of S&P Global. All rights reserved. International Large Cap Value is the MSCI World ex USA Large Cap Value Index (gross div.). International Small Cap is the MSCI World ex USA Small Cap Index (gross dividends). International Small Cap Value is the MSCI World ex USA Small Cap Value Index (gross dividends). Emerging Markets is the MSCI Emerging Markets Index (gross dividends). MSCI data © MSCI 2015, all rights reserved. One-Year US Fixed is the ICE BofAML One-Year US Treasury Note Index. ICE BofAML Index data © 2019 ICE Data Indices, LLC. Five-Year US Government Fixed is the Bloomberg Barclays Treasury Bond Index 1-5 Years. Bloomberg Barclays data provided by Bloomberg. Five-Year Global Fixed is the FTSE World Government Bond Index 1-5 Years (hedged to USD), © 2019 by FTSE Fixed Income LLC. Indices are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results. Indices are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results.

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Diversifying Stocks

Domestic vs. international stocks

Growth vs. value funds

- Growth: high price/earnings ratio
- Value: low price/earnings ratio

Small cap vs. large cap funds

Market capitalization – number of shares outstanding multiplied by share price

- Small cap: generally less than \$5 billion
- Mid cap: generally between \$5 - \$10 billion
- Large cap: generally more than \$10 billion

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Insurance Planning

Obtain objective advice to be sure you have proper types of insurance coverage:

- Health insurance/Medicare
 - (Appeal IRMAA with SSA Form-44 for life changing events)
- Homeowner's, auto, and personal liability (umbrella) insurance
- Life insurance
- Disability insurance
- Long-term care insurance

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Long-Term Care Insurance

- Who should get it?
- Types of long-term care
- How to qualify for benefits, 2 of 6 Activities of Daily Living (ADLs):
 1. Can you eat on your own?
 2. Can you get dressed on your own?
 3. Can you walk?
 4. Can you go to the restroom on your own?
 5. Can you transfer from place to place?
 6. Can you control your bladder?

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Cash Flow Planning

- Net Worth Statement (Balance Sheet)
- Cash Flow Statement
- Emergency Fund: 3-6 months of expenses
 - High yield savings accounts
 - CD ladder
 - Money Market Funds

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Life Planning

- Trusted partner as an advocate for you
- Emotional support for the surviving spouse
- Facilitate the transfer of your legacy
 - Life legacy
 - Financial legacy

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Next Steps

1. Verify that your Financial plan covers all aspects of your finances and aligns with your life goals.
2. Get your basic financial statements in order.
3. Get your financial plan in writing and review it regularly.
4. People seek a financial planner because they don't have the time, knowledge, or desire to do it themselves.
5. Find a financial planner that is right for you: CFP designation, fee-only (RIA) firm, fiduciary duty, trustworthy, good personality, and specializes in your needs.

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Please complete the evaluation form

Thank you!



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