

The Ten Client Deliverables™ (TCD)

Delivery of The Ten Client Deliverables™ is the definition of delivering “Comprehensive Financial Services” (CFS) and represents a plan to deliver CFS through our team of Subject Matter Experts

Advisor PACT™: Our team’s commitment (pact with every Ideal Client) is to deliver an extraordinary client experience and ensure that every member of our ideal client community not only has their “Financial House” in perfect order, but also that it will remain that way forever, as a result of these ten commitments (the The Ten Client Deliverables™). The Ten Client Deliverables™ encompass all areas of personal finance

- ✓ Financial Planning (5 deliverables),
- ✓ Tax Planning (2 deliverables),
- ✓ Insurance Planning (1 deliverable),
- ✓ Estate Planning (1 deliverable) and
- ✓ Money Management / Investment Management (1 deliverable)

Goal: These Ten Client Deliverables™ specifically define “Comprehensive Financial Services” delivered through a hand-picked, Best-in-Class, skilled “Deliverables Team” of Subject Matter Experts (SMEs); one SME acquired for each of the 5 areas of personal finance above. The goal is for every Ideal Client to have their personal financial affairs “in order” and “on track” to every financial objective within the first 12-months and a process to keep it that way forever.

Outcome of Advisor PACT™: As a result, we have a team and a process to ensure that our client’s resources and strategy are

- ✓ Well-coordinated and well-aligned with the overarching plan
- ✓ Paid close attention to, with required course-corrections made, when needed
- ✓ All potential conflicts of interest are identified and exposed
- ✓ Extraordinarily well-protected

Terms:

- ✓ **AM:** Administrative Manager/Project Leader
- ✓ **CFS:** Comprehensive Financial Services
- ✓ **CSR:** The Comprehensive Safety Review™: held **annually** in every Ideal Client relationship
- ✓ **DRPM:** The Dry-Run Prep Meeting™ held a week prior to every client meeting
- ✓ **GPO:** The Goal Progress Outlook™: held **annually** in every Ideal Client relationship
- ✓ **ICI:** The Initial Client Interview™: held **once** in every Ideal Client relationship
- ✓ **IPU:** The Initial Progress Update™: held **once** in every Ideal Client relationship
- ✓ **SME:** Subject Matter Expert (Financial Planning, Tax, Estate, Money Management, Insurance)
- ✓ **TA:** Trusted Advisor
- ✓ **TAR:** The Annual Review™: held **annually** in every Ideal Client relationship
- ✓ **TIM:** The Implementation Meeting™: held **once** in every Ideal Client relationship

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Deliverable	Delivery Plan	Who
<p><i>1. Written Lifetime Financial Strategy:</i> Comprehensive written lifetime financial strategy (Initially finalized prior to day 104 after The Initial Client Interview™. Subsequently updated annual for DRPM prior to TAR)</p> <p>New Client Back Office Activities</p> <ol style="list-style-type: none"> 1. The Initial Client Interview™ <ul style="list-style-type: none"> ✓ You establish and share your values & future financial goals ✓ We assess your current financial reality as a benchmark to measure where you are now as compared to where you want to be financially ✓ We receive <i>all</i> your financial information & all financial documents 2. Each of our Subject Matter Experts deploy their individual professional processes, under the lead of our Financial Planning Subject Matter Expert, and begin “the process“ with study & analysis; the outcome of which is a draft lifetime financial strategy (by day 59) <ul style="list-style-type: none"> ✓ Financial Planning Subject Matter Expert (Lead) ✓ Tax Planning Subject Matter Expert ✓ Money Management Subject Matter Expert ✓ Estate Planning Subject Matter Expert ✓ Insurance Subject Matter Expert 3. The Initial Progress Update™ (day 59 after The Initial Client Interview™): A draft strategy is agreed upon by our team... with recommendations shared with you. 4. The Initial Comprehensive Safety Review™: <ul style="list-style-type: none"> ✓ Your comprehensive written lifetime financial strategy is now completed with all action items shared with you on The Greatest Probability Strategy™ (GPS) step-by-step implementation plan-of-action document. ✓ The conversation is now focused upon increasing the safety of your comprehensive lifetime strategy 	<ul style="list-style-type: none"> • Involves input, analysis & recommendations from every one of our Subject Matter Experts, led by our Financial Planning Subject Matter Expert (who collaborates with each Subject Matter Expert and coordinates the establishment of your over-arching financial strategy) • Initially completed on or before day 104 after The Initial Client Interview™ (Prior to The Initial Comprehensive Safety Review™), with a “draft lifetime strategy” completed no later than day 59 after The Initial Client Interview™ • Updated Annually for the DRPM prior to The Annual Review™ • I will conduct the Correct Your Aim™ (CYA) client exercise at The Annual Review™ each year to identify all course-corrections necessary for you to remain on-track 	<p>Financial Planning Subject Matter Expert (FP)</p>

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<p><i>2. The Greatest Probability Strategy™ step-by-step implementation plan-of-action; Your GPS</i> (Updated for DRPM prior to every CSR, GPO, TAR)</p> <ul style="list-style-type: none"> • A step-by-step plan of action describing every action item envisioned by our Best-in-Class (BIC) Deliverables Team (DT) of Subject Matter Experts (SMEs) resulting from the comprehensive lifetime written financial plan. • A simple chronological list of action steps required to create the greatest probability that you will stay on-track with your financial plan over the years. • The Greatest Probability Strategy™ (GPS) is a repository of every action item and recommendation for you from every Subject Matter Expert on our combined Deliverables Team. Every recommendation for the remainder of your life is documented here. For clarity, if a recommendation is not on The Greatest Probability Strategy™ (GPS), we didn't endorse it. 	<ul style="list-style-type: none"> • Every Ideal Client agrees to three progress meetings per year (The Three Meeting Process™). • Your GPS is updated by our Subject Matter Experts prior to the client progress meeting every four months. • 1. Every one of our Subject Matter Experts contributes to your Greatest Probability Strategy™ (GPS) • 2. Every Subject Matter Expert collaborates with the others in-between every client progress meeting • 3. Every Subject Matter Expert reviews the work of the others prior to every Dry-Run Prep Meeting™ 	<p>Financial Planning Subject Matter Expert (FP)</p>

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<p><u>3. The Progress Reports™</u> (Updated for DRPM prior to every CSR, GPO, TAR) Delivery of simple progress reports to you. Mostly one-pagers, these simple summaries of your assets are designed to show you the progress you are making benchmarked against the goals you have set for yourself.</p> <p>The Progress Reports™ are summary reports collecting only the most pertinent information into easy-to-consume reports clearly reporting the progress you've made towards the financial objectives you've set.</p> <p>Unlike reports typically generated by the financial services industry, we have plucked only the most relevant information in each area of personal finance and created simple summary reports, in every key area of personal finance, designed to give all the information you will need to make big decisions, omitting everything else. In addition to The Progress Reports™ you will receive a summary report in each of your areas of personal finance:</p> <p>The Five Critical Reports™...</p> <ol style="list-style-type: none"> 1. Money Management: The Circle Chart™ 2. Tax: The Annual Tax Projection 3. Insurance: The Insurance Grid™ 4. Estate: The Legacy Flow™ 5. Financial Planning: The Greatest Probability Strategy™ (GPS) step-by-step implementation plan-of-action. 	<ul style="list-style-type: none"> • Simple progress reports generated prior to each DRPM (3x per year) including: <ul style="list-style-type: none"> The Progress Reports ✓ The Goal Progress Report™ ✓ The Progress Since Inception Report™, ✓ The Progress Since Last Meeting Report™ • The Five Critical Reports™ are prepared, prior to every DRPM, by the SME assigned to each area of personal finance 	Financial Planning Subject Matter Expert (FP)

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<p><u>4. Asset, Investment, and Money Management</u> (On-going. Updated for DRPM prior to every CSR, GPO, TAR)</p> <p>Oversight is provided over all managers of your growth/goal assets to ensure:</p> <ul style="list-style-type: none"> ▪ Your overall allocation is suitable. ▪ The lowest cost, highest quality growth assets are reviewed for suitability. ▪ Performance is serving your long term goals. ▪ A comprehensive due diligence checklist is performed to ensure safety of your assets is performed annually. <ul style="list-style-type: none"> • General Planning <ul style="list-style-type: none"> ▪ In-depth issues are reviewed with you to ensure any changes in your circumstances are envisioned by your comprehensive written lifetime financial strategy. • Money Management Subject Matter Expert <ul style="list-style-type: none"> ▪ The term “<i>money management</i>” refers to the management of financial assets such as company stock, bonds, and mutual funds ▪ The term “<i>asset management</i>” refers to the management of other classes of assets such as real estate, royalties, commodities and other business interests. ▪ Our Money Management Subject Matter Expert coordinates both efforts to ensure <ol style="list-style-type: none"> 1. All management efforts are well-coordinated & aligned with your comprehensive written lifetime financial strategy. 2. Encourage, insist and enforce all managers continually improve the quality & quantity of necessary communications with complimentary Subject Matter Experts 	<ul style="list-style-type: none"> • Asset, investment, & Money Management is ongoing, with progress measured at your client progress meeting every four months. • A thorough due diligence process, designed to ensure the safety of your money, is performed annually prior to your Goal Progress Outlook™ (GPO) progress meeting. • Our team will fully coordinate the four areas of Money Management: <ul style="list-style-type: none"> ✓ Asset Allocation ✓ Overall Portfolio Management ✓ Individual account/asset managers ✓ Daily Management • The Circle Chart™ is updated by our Money Management Subject Matter Expert prior to every DRPM 	<p>Money Mgmt Subject Matter Expert</p>

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<p><i>5. Income Tax Projection Before The End of The Tax Year</i> (Updated for DRPM prior to the end of the tax year; EOY)</p> <p>Prior to the End of Year (EOY, meaning “tax year”) will do serious income tax planning for you with two objectives in Mind:</p> <ul style="list-style-type: none"> • Seek ways to reduce taxes, and... • Make sure there’s no surprises come next April. 	<ul style="list-style-type: none"> • Target: Four months before the end of the “tax year,” while actions may still be initiated affecting the current “tax year” • A “Tax Projection” Report is generated 	<p>Tax Subject Matter Expert</p>
<p><i>6. Income Tax Review and On-time Filing</i> (For DRPM prior to the Tax Filing (lodging) Deadline)</p> <p>Our Tax Subject Matter Expert (SME) will review your tax return each year before it is submitted with the dual objectives of</p> <ul style="list-style-type: none"> • Ensuring there were no opportunities overlooked. • Ensuring there are no “red flags” to the government. • A tax review document is generated describing everything below along with advice, guidance for each item: <ul style="list-style-type: none"> ▪ Tax reduction opportunities present ▪ Tax reduction opportunities underutilized or “to watch” ▪ List of potential tax “red flags” present <p>Overall opinion & summary of your overall tax situation clearly stating whether your tax strategies & tactics are “ahead of the game,” or “needs further improvement”</p>	<ul style="list-style-type: none"> • Target: all tax returns are to be completed and filed before the deadline 	<p>Tax Subject Matter Expert</p>

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<p><i>7. Estate Planning:</i> (The Legacy Flow™ updated for DRPM prior to every GPO, with a full estate review once every 3-5 years, and “as required”)</p> <ul style="list-style-type: none"> • The Legacy Flow™: We will ensure that you review a summary of your estate plan annually to determine if... <ul style="list-style-type: none"> ▪ Your estate circumstances have changed. ▪ Your desires about your estate have changed. ▪ The estate tax laws have significantly changed. • Full-review of your Estate Plan: Once every 3-5 years, as determined by our Estate Planning Subject Matter Expert, we will ensure you have an Estate Planning Attorney review your estate plan (your wills & trusts) with the objective of: <ul style="list-style-type: none"> ▪ Ensure there is a solid plan, aligned with your wishes, for the management of your affairs if, even temporarily, you are unable to make decisions. ▪ Establishing a plan for your money to make it into the next generation and to survive beyond that, and... ▪ Create a structure that will bring your heirs closer together, rather than animosity and conflicts about the money after you're gone. 	<ul style="list-style-type: none"> • We will ensure you have your estate plan reviewed by an estate planning attorney within the first 12-months of our relationship. • You will review your estate plan annually at our The Goal Progress Outlook™ (GPO) client progress meeting. • Estate documents fully reviewed routinely at least once every five years. 	<p>Estate Planning Subject Matter Expert</p>

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<p><i>8. The Goal Blueprint™ Updated Annually (Prior to the GPO)</i> The Goal Blueprint™ (TGB) is prepared annually for each one of your goals prior to every GPO; this is a 1-pager describing the strategies and tactics recommended to achieve each client goal.</p> <p>The Master Goal Tracker™ is an online summary, and status report, of The Goal Blueprint™ which is updated prior to every Dry-Run Prep Meeting™. The Master Goal Tracker™ is available to every one of the Oversight Subject Matter Experts assigned to you.</p> <p>Back office Activities:</p> <ul style="list-style-type: none"> • The Goal Blueprint™ is an annual update, for every Ideal Client, of... <ul style="list-style-type: none"> ▪ Lifetime capital projections. ▪ 1-pager for every goal requiring money and planning to achieve (The Goal Blueprint™) <ol style="list-style-type: none"> 1. Phase I Goal Funding Strategies & Tactics displayed 2. Phase II Goal Distribution Strategies & Tactics (“decumulation phase) displayed • The Master Goal Tracker™ (online summary of The Goal Blueprint™ available to every Subject Matter Expert assigned to an Ideal Client) is updated prior to every DRPM: <ul style="list-style-type: none"> ▪ Summary of The Goal Blueprint™ is updated once every 12 months, prior DRPM for the GPO ▪ Status update for every client goal: two pieces of data on The Master Goal Tracker™ are updated prior to every DRPM... <ol style="list-style-type: none"> 1. Status of the goal: On-track, off-track, etc 2. Current Amount: The amount a client currently has earmarked for the eventual funding of a goal 	<ul style="list-style-type: none"> • The Goal Blueprint™ for every goal you share with us will be fully updated every year at The Goal Progress Outlook™ client progress meeting (GPO) • A written plan for each of your goals, updated internally whenever your circumstances change (at least annually). 	Financial Planning Subject Matter Expert

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<p><u>9. Cash Reserves and Debt Management:</u> (Updated for DRPM prior to TAR)</p> <ul style="list-style-type: none"> • We will recommend and work with you to establish an adequate cash reserves to handle financial issues that come up in life. • This involves establishing a debt elimination plan. • Buying or refinancing a house or any other major purchase would trigger additional help from us. 	<ul style="list-style-type: none"> • Recommendation for funding and maintaining your cash reserves will be reviewed and discussed at your progress meetings every four months. • “Par levels” of “cash” for every financial asset account is established regularly, as needed (at least annually) • Your detailed written Cash Reserves and Debt Management plans will be updated (at least annually) as a part of you’re the Annual Review™ meeting. 	<p>Financial Planning Subject Matter Expert</p>
<p><u>10. The Comprehensive Safety Review Exercise™</u> (Updated for DRPM prior to every CSR)</p> <ul style="list-style-type: none"> ○ First, you, along with our entire team, identify every conceivable risk to your comprehensive written lifetime financial strategy ○ Second, we create a sensible strategy to address each one and embed it within your comprehensive written lifetime financial strategy <p>Also, as a part of The Comprehensive Safety Review™ our team will review every kind of insurance annually and</p> <ol style="list-style-type: none"> 1. Recommend the right kinds & amounts of insurance, 2. Be sure there are no “coverage gaps” which might endanger the financial plan, and 3. Explore what, if anything, can be done to reduce premiums. 	<ul style="list-style-type: none"> • The Comprehensive Safety Review™ client progress meeting annually • An Insurance Fact-Finder will be provided requesting information back from you prior to The Comprehensive Safety Review™ (CSR) progress meeting each year. 	<p>Insurance Subject Matter Experts</p>