# Financial Planning

# Scope of Engagement

*Please review and check the topics you would like to address with us. Some of these topics may not be relevant to your current financial situation.*

## 1) Financial Review ☐

- Asset Allocation, Balance Sheet and Cash Flow
- Debt Management, Credit and Liabilities Review

## 2) Retirement Review ☐

- Income and Asset Forecasting
- Required Minimum Distributions and Beneficiary Designation
- Social Security Income

## 3) Tax Review ☐

- Income Tax Return Analysis
- Tax Deferral and Minimization Strategies

## 4) Estate Review ☐

- Document and Fiduciary Appointments
- Estate Tax Minimization, Gifting and Wealth Transfer Strategies
- Asset Tilting and Beneficiary Designations
- Special Needs

## 5) Disability and Incapacity Review ☐

- Document and Fiduciary Appointments
- Social Security and Medicare

## 6) Insurance and Risk Management Review ☐

- Policies and Coverage Review
- Life, Disability, General Liability, Property/Casualty, Long-Term Care, Auto, Air/Watercraft

## 7) Charitable Giving ☐

- Charitable Giving Goals
- Gifting Strategies

## 8) Executive Compensation ☐

- Deferred Compensation and Supplemental Executive Retirement Plans (SERPs)
- Stock Option Analysis (Incentive and Non-Qualified)
- Restricted Stock Units (RSUs) and Performance Shares (P-Shares)
- Concentrated Stock Review

## 9) Employee Benefits ☐

- Defined Contribution Plans (401(k), 403(b)) and Defined Benefit Plans
- Employee Stock Purchase Plans (ESPP)
- Group Insurance (Life, Disability, Long Term Care)

## 10) Other ☐

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**I have reviewed the above Financial Planning Scope of Engagement. I would like to:**

☐ Please cover the topics checked above in my Financial Plan.
☐ I/we decline any financial planning services at this time.

Signature: ____________________________________________ Date: ________________

Print Name: ______________________________________________________________________

Signature: ____________________________________________ Date: ________________

Print Name: ______________________________________________________________________