



"...to place our clients' interests first, to provide comprehensive financial planning and investment management, and to be a premier provider of innovative and timely strategies that ensure every client meets their established lifetime objectives."

The Personal Financial Management Review

The *Personal Financial Management Review* is a comprehensive, personalized financial check-up that helps you organize and manage important financial decisions more simply and profitably.

The check-up starts with a review of your current financial situation. It then provides a concise, but thorough set of recommendations... pointing out how you may be overpaying taxes and other financial expenses such as interest, commissions, and insurance costs. The review then goes on to give keen insight about your investments, how to meet college and retirement funding requirements, as well as addressing all other financial matters of concern.

In order to determine if the *Personal Financial Management Review* will be beneficial to you, we review the completed questionnaire with you during an initial meeting that is free with no obligation to use our services. The initial meeting helps us to diagnose your current financial situation and provide you a personalized introduction to the complete array of financial and investment advisory services we can provide.

If you should decide to use our services, we will prepare the written *Personal Financial Management Review* for you with follow-up discussion meetings included. Our compensation for the comprehensive written review, which includes recommendations and follow-up meetings, will be discussed in advance. However, you are not obligated to proceed further after the free initial meeting. Also, the fact that this review comes with a full money-back complete satisfaction guarantee is nice news too.

We hope you will consider becoming a new client and tell your associates and friends about our services!

We are here to help, and we can!



How To Get Started

Most people overpay thousands of dollars in taxes and other financial expenses because they do not have time to research tax "loopholes", carefully analyze "hidden" costly financial expenses such as product commissions and loan interest, and accurately forecast future money requirements. Seemingly "little things" can add up to a great deal of lost money when compounded over time. *(Your home mortgage interest and the "true" internal costs of insurance and investment products are just several examples)*

This Financial Management Review questionnaire, which we use to prepare your personalized report, is simple, but thorough. It helps to identify both current and future financial pitfalls, and to focus on your specific financial concerns and objectives. Please feel free to attach any additional questions or comments that you may have as well.

Do not spend too much time on any single question. If you do not know an answer, just give your best estimate. We can easily refine your report later. If you prefer, we can help you complete your questionnaire by telephone or personal appointment. The most important thing is to avoid further procrastination, and to follow through. As you will learn, having a personal financial check-up is well worth pursuing.

Your Personal Financial Report

Once we receive your completed questionnaire, it will take us about two to three weeks to prepare your personal financial management review. The primary focus of the report is to zero in on *specific* ways for you to save money on taxes and other financial expenses.

You will be surprised to discover how many thousands of dollars slip through the cracks every year due to missed tax deductions and credits, hidden mutual fund expenses, unnecessary insurance costs, loan interest, and misleading fine print in contracts that most people do not have time to carefully read. **We are generally able to identify several thousand dollars of tax and other financial savings in each report we prepare.** Costly things that most accountants and financial advisors do not typically disclose. (Do not just take our word for this, let us prove it to you)

Once your report is ready, we will schedule a convenient time to personally review it with you. If you are pleased with the results of your report, we hope that you will consider letting us help you as a long-term client, and recommend others to our firm.

After discovering the benefits derived from our findings, most people appreciate our objectivity and honesty, and want to use our expertise. However, you are not obligated to do so.

Rather, the personal financial check-up provides you an opportunity to ask us any questions, and enables us to determine if we can be helpful to you.



Today's Date: _____

Financial Goals

Your Name _____ **Your Age** _____

Home Address _____

Home Phone _____ **email:** _____ @ _____

Employer _____ **How Long?** _____

Occupation _____

Work Phone _____ **Birthdate** _____

Citizenship _____

Spouse Name _____ **Spouse Age** _____

Employer _____ **How Long?** _____

Occupation _____

Work Phone _____ **Birthdate** _____

Citizenship _____ **Wedding Date** ____/____/____

What are your three most important financial concerns or objectives?

1.

2.

3.



Income Tax Reduction

The first section of your personal financial report will take a close look at your income and expenses. **We will particularly focus on how much of your income you pay in taxes each year.** With constantly changing tax laws, it is important to carefully review your tax situation to make sure you are taking all of the tax reduction opportunities available to you. You think your accountant or financial advisor is taking care of this? Think again!

Often times we are able to save thousands of dollars in unnecessary taxes by carefully reviewing income tax returns for missed deductions and credits, and tax reduction planning opportunities. **It helps if you bring a copy of your most recent tax return along with a most current detailed pay stub to the initial consultation.** We often we find additional tax saving opportunities by reviewing income tax returns even if they are prepared properly.

Monthly Expense Savings

Chances are you do not *really* know where your money goes every month even if you use a personal computer to track your household and financial expenses. The problem is that keeping accurate track of *where* your money goes is only part of the process.

Several thousand dollars can slip through your expenses every year because you just do not have time or inclination to carefully understand "true" costs, or to compare to make sure you are not *overpaying your expenses*. Whether it is the fine print involving paperwork for your home mortgage, bank accounts, brokerage accounts, mutual fund prospectuses, or unnecessary fees and duplicate coverage's in your auto, health and life insurance policies, **you will be amazed how much extra money that you pay to feather everybody else's nest but your own.**

Please take a few minutes to complete the information on the following page. Do not worry about being exact. Just give your best estimate of your monthly income and expenses in each category. **It helps if you bring to the initial consultation information about your life, health, disability, auto and homeowners policies.** Just by reviewing your monthly cash flow, we are generally able to identify several thousand dollars in taxes, interest costs, commissions, fees, and other unnecessary expenses that you may be overpaying every year.

Once we have identified these *specific* savings, we often discover additional financial and consumer rip-offs that most people simply do not have time to discover on their own.



Monthly Cash Flow

Income:	Monthly	Annual
Your Income	_____	_____
Spouse Income	_____	_____
Other	_____	_____
Gross Income:	_____	_____
Deductions For:		
Federal Taxes	_____	_____
State Taxes	_____	_____
Social Security Taxes	_____	_____
Group Employer Benefits	_____	_____
Retirement Savings (All Sources, 401k etc.)	_____	_____
Living Expenses		
Residence Mortgage(s)	_____	_____
Home Equity Line of Credit	_____	_____
Real Estate Taxes	_____	_____
Life Insurance Premiums (not group)	_____	_____
Health Insurance Premiums (not group)	_____	_____
Disability Insurance Premiums (not group)	_____	_____
Automobile Insurance	_____	_____
Home Owners Insurance	_____	_____
Alimony / Child Support	_____	_____
Tuition / Education Funding	_____	_____
Groceries	_____	_____
Gas / Electric / Water	_____	_____
Telephone/Cellular	_____	_____
Cable / Internet	_____	_____
Clothing / Dry-cleaning	_____	_____
Medical / Rx / Dental (out-of-pocket)	_____	_____
Car / Lease Payments	_____	_____
Personal Loans / Credit Cards	_____	_____
Gas / Public Transportation	_____	_____
Auto Repair/Maintenance	_____	_____
Home Repair/Maintenance	_____	_____
Dining Out/Entertainment	_____	_____
Gifts for Relatives	_____	_____
Donations/Charitable Contributions	_____	_____
Vacations/Travel	_____	_____
Other	_____	_____
Total Living Expenses	_____	_____



Investment Savings

The fact is most people also lose thousands of dollars on their investment savings every year because they do not have time to carefully read through all the fine print involving their bank accounts, mutual fund prospectuses, brokerage accounts, or to take full advantage of tax laws involving investment transactions.

For example, each \$1 of investment income you shield against taxes can give you, in effect, an immediate risk-free gain of up to 28%! What is even more startling is how many individuals and families don't take full advantage of ALL the tax saving opportunities that are available to them. There are dozens of commonly overlooked loopholes and strategies to postpone, reduce or eliminate taxes. Having the right knowledge about these methods will enhance your net profits in virtually every investment area, from stocks, to real estate to collectibles by using careful tax strategies when you buy or sell.

The same kind of knowledge applies to successful saving!

According to Hume Financial Publishing, had your grandfather bought 300 shares of Minnesota Mining and Manufacturing in 1913 at just \$1 a share, by today that investment would be worth *over \$8.6 million*. The dividends paid on this amount would be over \$200,000 a year. *All from a \$300 investment*. A \$2,000 investment in Warren Buffet's company, Berkshire Hathaway, just a couple of decades ago, would now be worth a staggering \$2,571,428!

"If you had invested \$10,000 in H&R Block, just 25 years ago, your \$10,000 would now be worth *more than \$4,000,000.*"

"If you invest just \$2,000 a year in an IRA (about \$166 a month) and it earns 14% annually, in 35 years you'll have \$1,387,140."

Ask any well-to-do retiree and they will tell you...

Successful investing is the result of diversified and disciplined savings through several avenues. **No one can guarantee that future performance will equal this growth.** But it is definitely worthwhile to learn more about how to apply these tax and investment strategies in your wealth-building and retirement plan.

The biggest money mistakes that most people make are, not having a "systematic savings plan", and not taking full advantage of tax laws and other cost savings that are readily available. You will be very surprised to see how just a few "tax saving" suggestions can make a big difference in your overall net returns and profits.



Investment Assets

Cash Equivalents:

Amount

Cash	_____
Checking & Savings	_____
Money Market	_____
Certificates of Deposit	_____
Other	_____

Investment Assets

Personal Assets

**Retirement Plan Assets:
401(k), IRA, 403(b), etc.**

All Stocks	_____	_____
All Bonds	_____	_____
Government	_____	_____
Savings	_____	_____
Municipal	_____	_____
Corporate	_____	_____
All Mutual Funds	_____	_____
Stock Mutual Funds	_____	_____
Bond Mutual Funds	_____	_____
Annuities	_____	_____
Life Insurance Cash Value	_____	_____
Limited Partnerships	_____	_____
Other: _____	_____	_____

Personal Assets:

Residence	_____
Automobiles	_____
Personal Property	_____
Precious Metals	_____
Rental Real Estate Value	_____

Liabilities:

Residence Mortgages	_____
Rental Real Estate Mortgages	_____
Auto Loans	_____
Personal Loans	_____
Credit Cards	_____



Financial Independence?

Stop for a moment and think what it would be like if you woke up tomorrow and your home mortgage, automobiles, personal loans, credit cards and educational commitments were totally paid off. How would you feel?

A little less pressured ... and more independent?

Of course you would!

Many popular financial magazines on the news stands today suggest that financial leverage is an important key to building wealth and achieving financial independence. But is that really true? Is financial borrowing really the key to financial wealth and independence ... or is it a ball and chain of never-ending monthly payments?

Are You Paying The Money Changers More Than You Have To?

Financial independence really doesn't have as much to do with having big assets on your balance sheet, as it does with NOT having big monthly bills and mortgage balances. (Or getting fleeced by the fine print in financing terms.) **It is not uncommon today to see families with \$250,000 incomes who are buried in a mountain of monthly debt, and have little or no savings set aside.** The truth is, it does not take a great deal of money to become financially independent. Just fewer bills and debts. Plus the knowledge of how to beat the money changers at their own game so you keep more of your own money!

Recent studies show that most people overpay thousands of dollars in unnecessary interest costs on home mortgages, loans and other credit obligations. Did you know that an extra \$67 a month can save you \$61,000 in interest costs on your home mortgage? Were you aware that those silly refinancing "rules of thumb" from the financial gurus on TV can cost you a fortune in interest and fees?

By carefully examining financing terms and monthly expenses, you can restructure home mortgages and loans to free up hundreds, and sometimes thousands of dollars of monthly cash flow that was not previously available. **Please complete the financing summary on the following page and let us make sure that your home mortgage interest and other monthly loan payments are as low as possible.**



The Power of Being Debt Free!

Secured Liabilities:

Type	Original Amount	Term Of Loan	Interest Rate %	Date Of 1st Pmt.
Home Mortgage	_____	_____	_____	_____
Second Mortgage	_____	_____	_____	_____
Real Estate Investments	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____
Automobile Loan	_____	_____	_____	_____
Automobile Loan	_____	_____	_____	_____
Boat Loan	_____	_____	_____	_____
Other Loan	_____	_____	_____	_____

Unsecured Liabilities:

Type	Balance Owed	Monthly Payment	Interest Rate %	Credit Limit
Bank Credit Line	_____	_____	_____	_____
Overdraft Checking	_____	_____	_____	_____
Personal Loans	_____	_____	_____	_____
	_____	_____	_____	_____
Credit Cards	_____	_____	_____	_____
	_____	_____	_____	_____
	_____	_____	_____	_____

If possible, it would be helpful to provide a copy of the loan papers on any home mortgage loans, so that we can accurately calculate payoff terms, dates and pre-payment options.



Insurance Cost Analysis

The primary purpose of any insurance policy is to protect you and your family from financial *loss* or hardship resulting from a catastrophic event. The function of insurance is to spread individual financial risk across a larger group of individuals. Do not let anyone kid you. From a consumer and economic standpoint, your objective is to purchase your insurance coverage's as cost-effectively as possible. **Most people overpay or unknowingly duplicate insurance coverage's on their life, health, disability, auto and homeowner's policies.** The result is thousands of dollars in unnecessary costs that can either be consolidated or eliminated altogether.

	You	Spouse	Children
Life Insurance			
Group Coverage	_____	_____	_____
Individual Coverage	_____	_____	_____
Total Coverage	_____	_____	_____
Cash Value	_____	_____	_____
Annual Costs	_____	_____	_____

Please complete the above information and include copies of the "cover sheets" of your life, health, disability, automobile and homeowners policies so we can examine them for duplicate coverage's and other cost savings.

College Education Planning

Complete this only if applicable

On average, over the last ten years, college expenses have been escalating at the rate of 8% or more. The first and most important step is to determine how much you'll need, and then establish a funding plan that works best for you. There are still several grant and other scholarship programs available. There are also numerous ways to fund college expenses more efficiently that you should be aware of. **If you currently have children or grandchildren in college, or who will be going to college, please fill out the information below.** We will prepare a college education funding summary and suggest several funding plans that will be most cost-effective and tax efficient for your specific situation.

Dependent Children:	Ages	Yrs of College To Fund	Starting Age	Amount Per Year In Today's Dollars
Child's Name _____	_____	_____	_____	_____
Child's Name _____	_____	_____	_____	_____
Child's Name _____	_____	_____	_____	_____
Child's Name _____	_____	_____	_____	_____
Child's Name _____	_____	_____	_____	_____

Monthly Savings For College _____ Total Funds Saved To Date _____

Do you know your Expected Family Contribution (EFC) to the cost of college? Yes ___ No ___



Retirement Planning

A few dollars "systematically saved" each month can compound to a secure nest egg for your retirement. The reason why so many people do a poor job of saving money is, they have no *visual plan* that shows in black and white just how much money can be accumulated with small, disciplined savings set aside each month. **Please complete the information below and we will prepare a retirement cash flow, which shows if you will run out of money during retirement.** If you are about to retire, or have unexpectedly lost or had to change jobs, we will also show you the *hidden* taxes that the IRS has in store for you, and hopes you never learn about in advance.

Monthly Employment Income:	You _____	Spouse _____
Years With Current Employer:	You _____	Spouse _____
Desired Retirement Age:	You _____	Spouse _____

Monthly Retirement Income Desired. (**After-taxes**, in today's dollars) \$ _____

Current Monthly Savings For Retirement. (Employee) \$ _____

(Employer match) \$ _____

Current Monthly Savings For Retirement. (Personal) \$ _____

Estate Planning

It takes a lifetime of work to accumulate enough savings for your retirement and to take care of your family. It's sad, but anyone who has worked hard to accumulate significant financial assets is now targeted for "extra taxes". **Under current tax law, if you accumulate too much money in certain assets, you could pay taxes and legal fees as high as 70% of your entire estate!** That's why it is particularly important to take the time to protect your financial and family assets from lawsuits, estate taxes and unnecessary probate fees.

Do you and your spouse have a written will?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Has it been reviewed and updated recently?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you have durable powers of attorney if you become incapacitated?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Have you taken steps to protect your estate from the probate process?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you have a "Living Trust" established?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Do you know what the taxes and settlement costs of your estate will be?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

What other trust arrangements have you established to protect your assets from taxes, lawsuits and probate?



Financial Management Check List!

TAX PLANNING

(please circle your answer)

Are you satisfied with the amount of taxes you pay? Yes No Don't Know
Are you using all the legal tax loopholes to reduce your taxes? Yes No Don't Know

RETIREMENT PLANNING

Are you already retired? Yes No Don't Know
Do you anticipate a rollover of company savings? Yes No Don't Know
Do you anticipate a pension distribution? Yes No Don't Know
Do you plan on retiring soon? Yes No Don't Know
Do you know at what age you would like to retire? Yes No Don't Know
Do you already have enough money for retirement? Yes No Don't Know

EDUCATIONAL PLANNING

Do you plan on having more children? Yes No Don't Know
Do you have sufficient funds for your children's education? Yes No Don't Know
Is the education money held in the proper name? Yes No Don't Know
Are there any grandchildren you want to help educate? Yes No Don't Know
Have you gifted any money to assist them with their education? Yes No Don't Know

INVESTMENT PLANNING

Do you feel you need better financial organization? Yes No Don't Know
Has your portfolio been reviewed by an independent advisor? Yes No Don't Know
Do you have sufficient cash flow to meet your monthly expenses? Yes No Don't Know
Do you feel better budget planning would be helpful? Yes No Don't Know
Does your portfolio protect you from financial disaster? Yes No Don't Know
Is your portfolio safe from a stock and bond market crash? Yes No Don't Know
Do you have adequate investment asset diversification? Yes No Don't Know
Does your portfolio protect you from inflation? Yes No Don't Know
Does your portfolio match your risk and tolerance? Yes No Don't Know
Do you plan on making additional investments in the future? Yes No Don't Know

BUSINESS PLANNING

Are you using all the tax loopholes available for your business? Yes No Don't Know
Is your business tax planning coordinated with personal tax planning? Yes No Don't Know
Will you be acquiring a business in the future? Yes No Don't Know
Will you be selling a business in the future? Yes No Don't Know



INSURANCE

Do you feel you are paying too much for your insurance coverage?	Yes	No	Don't Know
Have you had an objective, independent insurance review?	Yes	No	Don't Know
Do you have the right kind and amount of insurance coverage?	Yes	No	Don't Know

COMPANY BENEFITS

Are you taking full advantage of all your company benefits?	Yes	No	Don't Know
Have you done proper planning with your company stock options?	Yes	No	Don't Know
Do you expect an increase in income?	Yes	No	Don't Know
Do you plan on changing jobs?	Yes	No	Don't Know
Do you know if your company pension is adequate?	Yes	No	Don't Know

ESTATE PLANNING

Do you have wills or trusts?	Yes	No	Don't Know
Have you had your wills reviewed recently?	Yes	No	Don't Know
Do your wills have provisions for new family members?	Yes	No	Don't Know
Have you done inheritance planning?	Yes	No	Don't Know
Are you the beneficiary of any trusts or wills?	Yes	No	Don't Know

MORTGAGE PLANNING

Do you plan on moving?	Yes	No	Don't Know
Do you plan on buying a home?	Yes	No	Don't Know
Do you need or plan to refinance your home mortgage?	Yes	No	Don't Know
Have you had a mortgage or refinancing analysis done?	Yes	No	Don't Know

FINANCIAL PLANNING

Do you have a coordinated, integrated financial plan?	Yes	No	Don't Know
Do you spend careful time on planning your finances?	Yes	No	Don't Know
Have you set specific financial goals?	Yes	No	Don't Know
Are you concerned or worried about your financial future?	Yes	No	Don't Know
Do you know what a financial planning professional does?	Yes	No	Don't Know

How did you learn about FMG?

Internet Press Article Paladin Other _____
 Yellow Pages NAPFA Referral from: _____

Additional Financial Concerns, Requests or Questions?

NOTE: It is preferable, but not mandatory, if you mail or fax this completed questionnaire in advance of your financial management review to:
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