Gilhang & Hays Financial Management Group Process

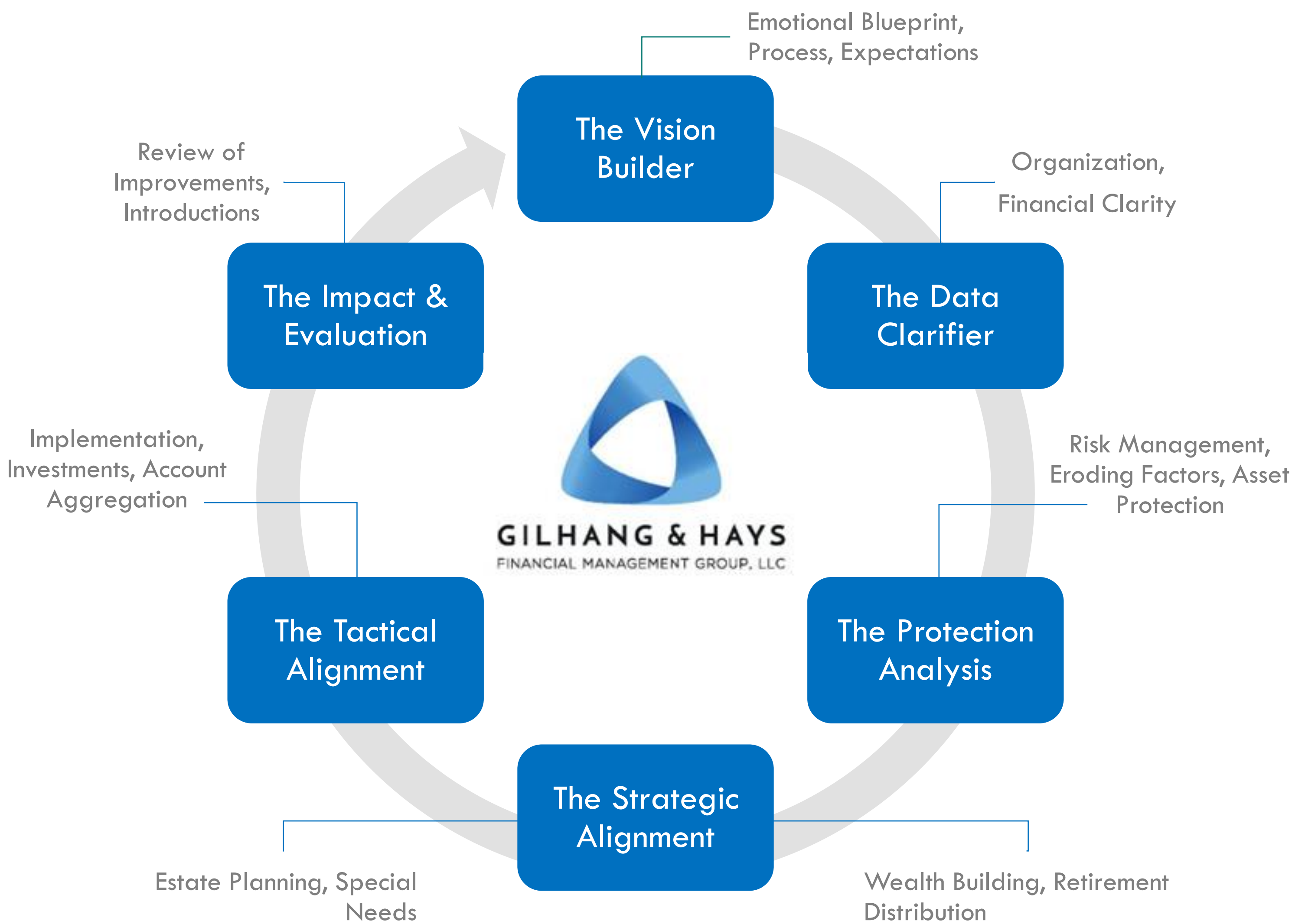
Ascending to the summit of Mt. Everest is one of the world's most dangerous, challenging, and exhilarating experiences. Few have accomplished the feat, and many have failed trying. To achieve those few precious moments at the peak, one must spend years of effort and a great deal of money planning, training, and organizing just to have a fleeting chance to successfully ascend the mountain, take a picture at the top, and safely climb back down.

Being in great shape and having access to the right equipment is a prerequisite – but to truly be successful, one also needs a well-crafted strategy and a trusted guide to help show the way, protect one from the many hazards, and generally ensure a safe journey up and down the mountain.

At Gilhang & Hays Financial Management Group, we've been "guiding" our clients up and down the financial mountain for almost 3 decades. Planning one's journey through the financial world is not unlike planning an expedition to the summit of the world's great mountaintops. There are countless perils to contend with along the journey, some unpredictable. Planning and organization leading up to the trip are paramount. And undoubtedly, a clear strategy and a trusted guide are vital to ultimate success.

Gilhang & Hays Financial Management Group Process

The Gilhang & Hays Financial Management Group Process is the means by which our clients organize their financial worlds, protect themselves and their families, and ultimately set themselves on a course towards achieving true prosperity as they define it. It is our goal that each client realizes these accomplishments as they move through the following steps in the process::



Gilhang & Hays Financial Management Group Process

Stage by Stage Detail

The Vision Builder	In this meeting we will explain how our planning process works and also share our philosophy on the financial world. Most importantly, we will take the time to more clearly define the goals that you and your family would like to achieve
The Data Clarifier	In this meeting, we will bring your entire financial picture into focus. By clarifying the financial data you've gathered, we will come to a place of common understanding about exactly how and why your financial world is structured – allowing us to populate your Financial Snapshot. This provides a clear starting point to assess where you are now financially, in relation to where you'd like to be in the future.
The Protection Analysis	In this meeting we will take a closer look at the Protection domain of your financial world. Our goal here is to make a very frank assessment of how well you are protected from a number of Eroding Factors. From there, we'll measure how that level of Protection will impact the other domains of you financial world.
The Strategy Alignment	In this meeting, we will examine your current path in relation to the goals you initially laid out for us in the Vision Builder meeting. This will serve as our basis of comparison as we measure the effectiveness of other potential financial strategies. We will weigh factors like protection, flexibility, risk tolerance, tax consequences, and inflation as we simulate various strategies unfolding across your financial timeline.
The Tactical Alignment	Once a strategy is settled upon, we will then move from the big picture to the details and begin to implement the tactical changes needed to make the strategy work. The nature of this meeting is always dictated by the strategy that precedes it, but it will routinely include tactical changes to various insurance and investment programs or execution of legal documents as examples.
The Impact Evaluation	To cap the initial planning process, we will sit down to assess how far we've come through the course of our work together and evaluate the success of our progress towards achieving your goals. Upon successful completion of the process, we hope to have the opportunity to offer the experience to others who you identify as good candidates.

Gilhang & Hays Financial Management Group Process

What to Expect

ADVISOR

- ✓ Work with your current assets and cash flows without asking you to change your lifestyle
- ✓ Maintain strictest security, privacy, and confidentiality at all times
- ✓ Seek to keep a similar risk tolerance level to that which you currently carry
- ✓ Track your financial updates using our proprietary financial tools
- ✓ Provide collaboration with your G & H FMG representative and support team at any time
- ✓ Help build protection from loss into your plan
- ✓ Make your goals our goals and help you achieve them
- ✓ Respect your contacts and references

CLIENT

- ✓ Please respect our time by being on time for appointments and coming prepared; having completed any work agreed upon.
- ✓ Understand how we are compensated...should you choose to do so, you can use our firm to implement any financial products that are appropriate to your overall strategy.

Confidential Planning Questionnaire

GILHANG & HAYS
FINANCIAL MANAGEMENT GROUP, LLC

About You

PERSONAL

Your Full Name	Date of Birth	Birth State	Male	Female
Spouse Full Name	Date of Birth	Birth State	Male	Female
Child #1 Full Name	Date of Birth	Birth State	Male	Female
Child #2 Full Name	Date of Birth	Birth State	Male	Female
Child #3 Full Name	Date of Birth	Birth State	Male	Female
Child #4 Full Name	Date of Birth	Birth State	Male	Female

CONTACT

Your Cell Phone Number	Your Email		
Spouse Cell Phone Number	Spouse Email		
Home Phone Number	Fax Number		
Primary Residence Street Address	City	Zip Code	State

EMPLOYMENT

Your Occupation	Your Employer	Years Employed	Business Phone
Your Employer's Street Address	City	Zip Code	State
Spouse Occupation	Spouse Employer	Years Employed	Business Phone
Spouse Employer's Street Address	City	Zip Code	State

Confidential Planning Questionnaire

GILHANG & HAYS
FINANCIAL MANAGEMENT GROUP, LLC

About You

I N C O M E

Your Base Salary	Frequency	Your Bonus	Frequency	Your Commissions	Frequency	YOUR TOTAL
Spouse Base Salary	Frequency	Spouse Bonus	Frequency	Spouse Commissions	Frequency	SPOUSE TOTAL
Other Income & Source	Frequency	Other Income & Source	Frequency	Other Income & Source	Frequency	HOUSEHOLD TOTAL

P R O T E C T I O N (property)

Auto Insurance Co. (all autos)	Monthly Premium	Liability Coverage	Deductible
Homeowners / Renters Insurance Co.	Monthly Premium	Liability Coverage	Deductible
Umbrella Policy Co.	Monthly Premium	Liability Coverage	Deductible
Other Property Co.	Monthly Premium	Liability Coverage	Deductible

P R O T E C T I O N (health, life, & disability)

Health Insurance Co.	Monthly Premium	Co-Pay	Deductible
Life Insurance Co.	Monthly Premium	Insured	Death Benefit
Life Insurance Co.	Monthly Premium	Insured	Death Benefit
Life Insurance Co.	Monthly Premium	Insured	Death Benefit
Life Insurance Co	Monthly Premium	Insured	Death Benefit
Disability Insurance Co.	Monthly Premium	Monthly Benefit	Benefit Period
Disability Insurance Co.	Monthly Premium	Monthly Benefit	Benefit Period
Disability Insurance Co.	Monthly Premium	Monthly Benefit	Benefit Period

GILHANG & HAYS
FINANCIAL MANAGEMENT GROUP, LLC

Confidential Planning Questionnaire

About You

LIABILITIES (short term debt)

Loan Type (+ Institution Name)	Monthly Payment	Additional Pay	Balance	Interest Rate	Duration
Loan Type (+ Institution Name)	Monthly Payment	Additional Pay	Balance	Interest Rate	Duration
Loan Type (+ Institution Name)	Monthly Payment	Additional Pay	Balance	Interest Rate	Duration
Loan Type (+ Institution Name)	Monthly Premium	Additional Pay	Balance	Interest Rate	Duration

LIABILITIES (mortgages & HELOC)

Property (+ Institution Name)	Monthly Payment	Additional Pay	Balance	Interest Rate	Duration
Property (+ Institution Name)	Monthly Payment	Additional Pay	Balance	Interest Rate	Duration
Property (+ Institution Name)	Monthly Payment	Additional Pay	Balance	Interest Rate	Duration
Property (+ Institution Name)	Monthly Payment	Additional Pay	Balance	Interest Rate	Duration

SAVINGS & INVESTMENTS (non-retirement)

Account Type (+ Institution Name)	Owner(s)	Monthly Savings	Balance	Purpose
Account Type (+ Institution Name)	Owner(s)	Monthly Savings	Balance	Purpose
Account Type (+ Institution Name)	Owner(s)	Monthly Savings	Balance	Purpose
Account Type (+ Institution Name	Owner(s)	Monthly Savings	Balance	Purpose

Confidential Planning Questionnaire

About You

R E T I R E M E N T   P L A N S   &   A C C O U N T S

Account Type (+ Institution Name)	Monthly Savings	Co. Match	Balance	Purpose
Account Type (+ Institution Name)	Monthly Savings	Co. Match	Balance	Purpose
Account Type (+ Institution Name)	Monthly Savings	Co. Match	Balance	Purpose
Account Type (+ Institution Name	Monthly Savings	Co. Match	Balance	Purpose

R E A L   E S T A T E

Primary Residence		Purchase Price	Purchase Year	Mkt. Value	Rental Income
Property Name	Type	Purchase Price	Purchase Year	Mkt. Value	Rental Income
Property Name	Type	Purchase Price	Purchase Year	Mkt. Value	Rental Income
Property Name	Type	Purchase Price	Purchase Year	Mkt. Value	Rental Income

Do you plan on making any substantial home improvements to the properties listed above?	Total Capital	Source

Q U E S T I O N S

Now that you've sampled this questionnaire, what is your assessment of your personal finances?

What changes or improvements would you like to see with respect to your personal finances?

What is important about money to you?

What are you hoping to obtain by going through the Financial Planning process with us?

Do you have any trusted advisors you consult before making a financial decision? If so, who?

When should we meet again? What are your preferred days/times?

Your Emotional Blueprint

Our goal is to focus on achieving your **Wish List**, while protecting you from the **Dangers** that could disrupt your life.

Your Emotional Blueprint will be the centerpiece of the **Gilhang & Hays Financial Management Group Process** – guiding our strategies as we move forward together – making sure we are always connected and focused on what's important to you and your family.

WISHES	DANGERS

GILHANG & HAYS
FINANCIAL MANAGEMENT GROUP, LLC

Confidential Planning Questionnaire

Your Monthly Cash Flow

I. BASIC EXPENSES	
Automobile Fuel	$
Automobile Maintenance	$
Cable/Internet	$
Child Care	$
Clothing/Dry Cleaning	$
Clothing/Purchases	$
Food/Groceries	$
Home Security	$
Home Improvement	$
Home Lawn/Maintenance & Trash	$
Homeowner's Association	$
Household Rent	$
School (College, Private School)	$
Telephone	$
Utilities (Gas, Electric, Water)	$
Pet Care	$
Misc.	$
TOTAL	$

II. DISCRETIONARY EXPENSES	
Camp	$
Food/Dining	$
Gifts	$
Hobbies	$
Housekeeper Services	$
Subscriptions	$
Travel	$
Vacations	$
Memberships	$
Misc.	$
TOTAL	$

III. CHARITABLE GIFTS	
Donations	$
Other	$
Other	$
Other	$
TOTAL	$

IV. JOB-RELATED EXPENSES	
Association/Dues	$
Professional Fees	$
Subscriptions	$
Travel	$
Meals/Entertainment/Gifts	$
Misc.	$
TOTAL	$

V. MEDICAL EXPENSES	
Doctors, Dentists & Vision	$
Prescriptions	$
Misc.	$
TOTAL	$

VI. ALIMONY	
Alimony	$
Child Support	$
TOTAL	$

VII. TAXES (excluding income taxes)	
Property	$
Other	$
TOTAL	$

TOTALS	
I. Basic Expense Total	$
II. Discretionary Expenses Total	$
III. Charitable Gifts Total	$
IV. Job-Related Expenses Total	$
V. Medical Expenses Total	$
VI. Alimony Total	$
VII. Taxes Total	$
GRAND TOTAL	**$**

Confidential Planning Questionnaire

Your Document Checklist

- TAXES
  - Personal income tax returns - prior 2 years w/all schedules
  - W2's - prior 2 years
- PAYSTUBS – Most recent pay stubs - 2 consecutive
- LEGAL DOCUMENTS
  - Will(s)
  - Living Will(s)
  - Durable Power(s) of Attorney
  - Health Power(s) of Attorney
  - Trust(s)
- PERSONAL INSURANCE POLICIES
  - Auto - declaration pages only
  - Homeowner's - declaration pages only
  - Personal Liability (Umbrella) - declaration pages only
  - Life insurance contracts - individual & employer sponsored
  - Disability insurance contracts - individual & employer sponsored
  - Long-term care contracts - individual & employer sponsored
  - Medical insurance - individual & employer sponsored
- EMPLOYEE BENEFITS STATEMENT – booklet or on-line copy
- SOCIAL SECURITY STATEMENT(S) – most recent
- RETIREMENT PLAN STATEMENTS – Employer sponsored plans (401(k), 403(b), etc.)
- RETIREMENT ACCOUNT STATEMENTS – Personally held accounts (IRA, Roth IRA, etc.)
- INVESTMENT ACCOUNT STATEMENT(S) – Mutual funds, stocks, annuities, etc.
- HOME/REAL ESTATE VALUES
- MORTGAGE STATEMENT(S)
- HOME EQUITY STATEMENT(S)
- SHORT TERM DEBT STATEMENTS – car loans, credit cards, etc.

SEND ALL DOCUMENTS TO:

Attention	
Mail to	
Scan & Email to	