

An Uncommon Approach to Financial Decision-Making



A unique planning process
designed to create structure,
opportunity and an optimal
financial life.



YOUR FUTURE. OUR PROCESS.

Whatever dreams you have for your financial future, it takes the right planning to make it happen. You need a proven process that respects your current life and lifestyle—and one that puts you on a solid path to achieving all that is important to you.

Today, we introduce you to that powerful process. During our time together, you may hear financial concepts and strategies that are new, yet simple to understand. We've taken the best of what works and folded it into a logical, four-step roadmap designed to create dramatically better financial outcomes that last a lifetime.

So let's get started! Together we will establish an understanding, define your goals, and begin to implement a plan that will move you closer to an optimal financial life.

OUR PLAN FOR TODAY



Our Philosophy

About Us.

You will learn about us, our planning philosophy, our involvement in the community and our commitment to improving the lives of those we serve. Our knowledge and expertise are supported by a unique planning and organizational tool called The Living Balance Sheet®.¹



Your Goals

About You.

We want to know everything that is important to you. Where are you today, financially? What does your vision of the future look like? What are your personal priorities? Which financial threats concern you most? Your goals are critical to building a clear-cut financial strategy that serves you best.



Key Data

Current Information.

By collecting some initial financial data, we can begin to get a full picture of your current state and identify the strategies needed to move you forward. You'll see your financial life in a dramatically different light, and with it, a new route to making the most of your assets and cash flow.



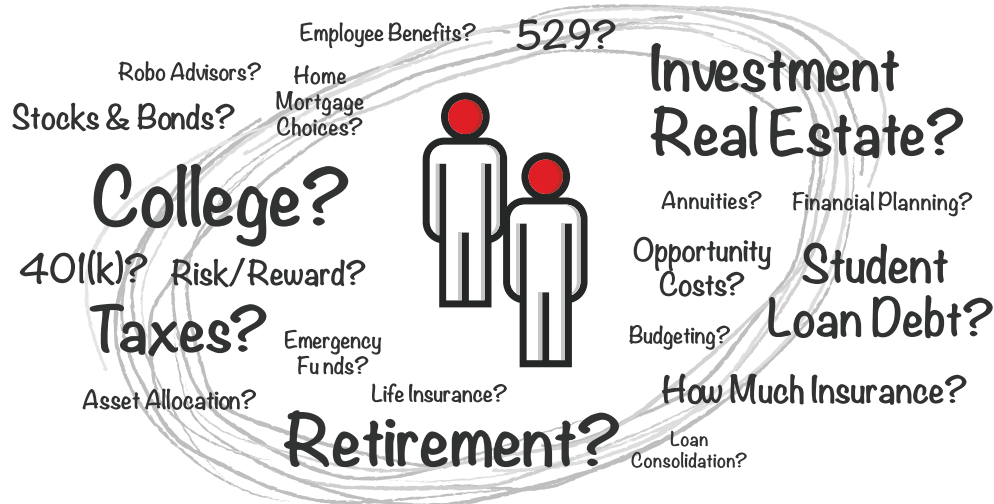
Next Steps

Planning Together.

We'll review next steps, making sure you know and understand each phase of our work together. Supported by our expertise and the resources of The Living Balance Sheet®, you'll approach your financial future with security, confidence and clarity.

OUR PHILOSOPHY

Many people feel overwhelmed by multiple competing financial concerns, opinions, and products. That can lead to stress and uncertainty—and poor decisions with their money. Instead, it's important to first organize financial priorities and understand the proper order for addressing your specific situation. Take care of today, establish a good foundation to respond to life events, and then build on that solid framework to prepare for the time ahead.



Traditional financial thinking often targets a narrow area of focus, leaving other critical areas completely unaddressed. This can lead people to take inappropriate levels of risk and leave them financially vulnerable and unprepared for their future.

THE PITFALLS OF TRADITIONAL PLANNING

Disorganization

Rate of Return over Savings Rate

Lack of Prioritization

Guessing the "Need"

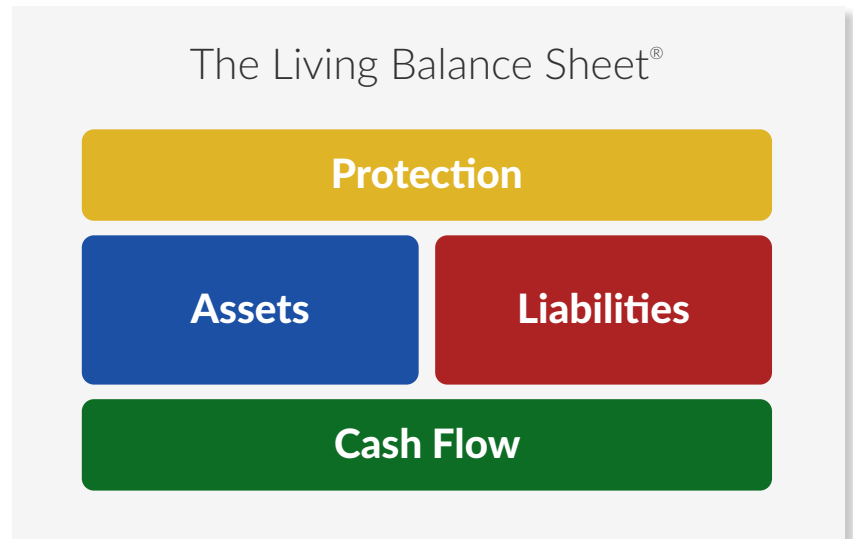
The Result

- Insufficient income and asset protection
- Low annual savings
- Lack of liquid assets
- Poor debt management

ORGANIZATION

Using **The Living Balance Sheet®**, our planning process helps clients get organized in a way they have never experienced before.

Imagine being able to see everything about **your** money—on a single page. This “wide angle view” puts you in control so you can be more powerful with your finances.



It's important to understand all the pieces of your financial picture and how they work together.

Protection

- Both your Balance Sheet and Cash Flow must be perfectly protected as they are critical to driving your current and future lifestyle.
- Protection includes securing your life, your income, your legacy and your vulnerability to lawsuits.

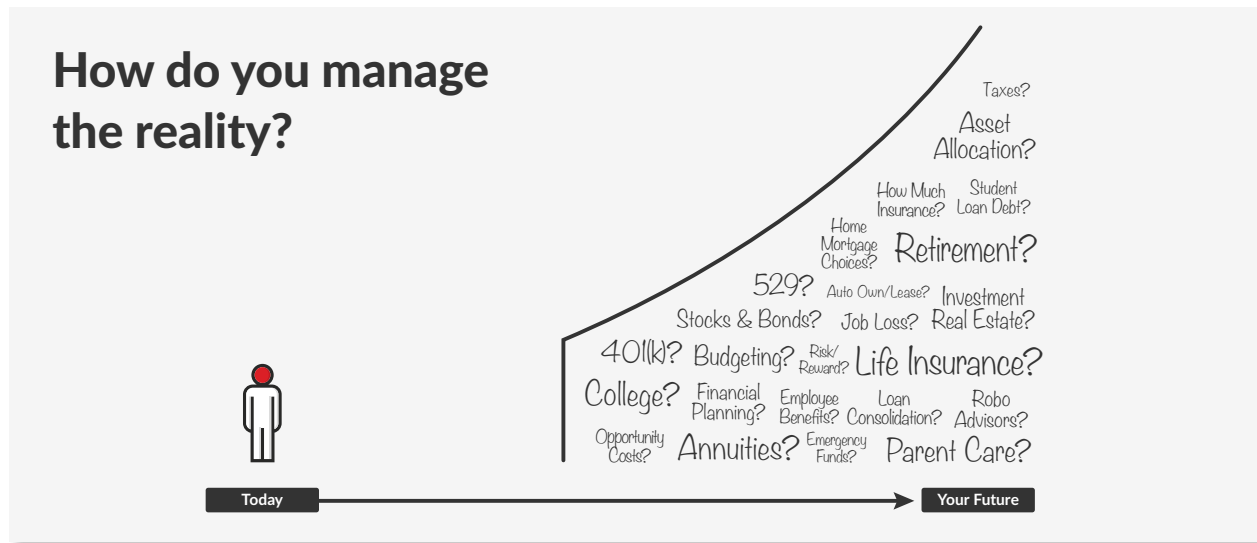
Assets and Liabilities

- These domains reflect all your prior money decisions and result in an overall Net Worth.
- Your Net Worth must be healthy, as it takes over whenever income stops.

Cash Flow

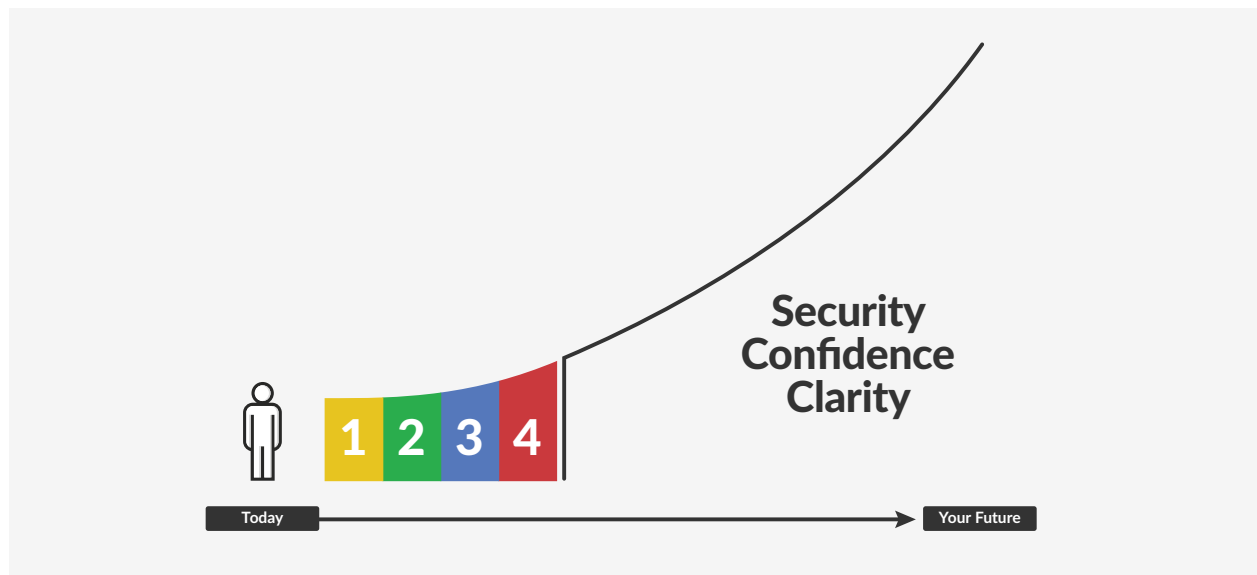
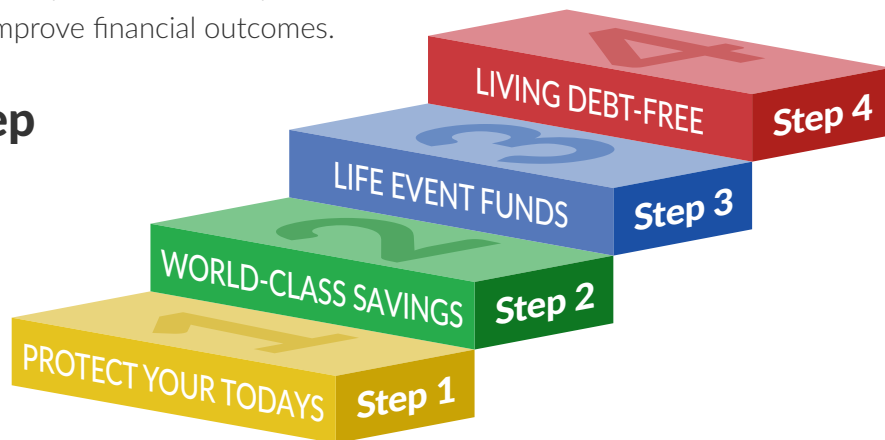
- Cash Flow is the foundation of your financial world and is often the greatest source of worry.
- There are four reasons why Cash Flow stops:
 - Death
 - Disability
 - Job Loss
 - Retirement

It's possible to minimize financial ups and downs and start creating a greater sense of balance.



- We teach a fundamental game plan to organizing financial priorities and understanding which decisions need to come first.
- These are the four steps that, when implemented, can dramatically improve financial outcomes.

Our Four Step Approach



KEY ASPECTS OF THE LIVING BALANCE SHEET® CLIENT EXPERIENCE

Accounts: Create connections to financial institutions to bring daily values into your Living Balance Sheet.²

Reports: Review critical areas of your financial picture and chart your progress.

Vault: Store digital files including important documents, cherished photos and audio files.

Learn: Get educational tips and background information on financial topics.

Alerts: Keep watch over your finances and set reminders.

Protection: Be prepared for the impact of an unexpected life event.

Assets: Assess your current asset positioning to lower costs and increase return.

Liabilities: Examine the impact of debt and taxes.³

Cash Flow: Track and manage the flow of money through your life and lifestyle.

Navigation: My LBS | Accounts | Profile | Reports | Vault | Tools | Learn | Alerts | password | logoff | help

Header: The Living Balance Sheet® Phil and Sally Jones

Buttons: Facts Profile | Introduce LBS | MY LBS HELP

MY LIVING BALANCE SHEET®

PROTECTION			
If you are sued \$1,000,000	If you get sick D-\$4K / H-\$0	In your will Wills-N,N / Trusts-N	If you die C-\$750K / S-\$250K

ASSETS		LIABILITIES	
Personal Property	\$71,000	Short Term	\$0
Savings	\$41,500	Taxes	\$63,000
Investments	\$150,000	Mortgages	\$310,000
Retirement	\$200,000	Business Debt	\$0
Real Estate	\$775,000	Total	\$373,000
Business	\$100,000		
Total	\$1,337,500		

NET WORTH

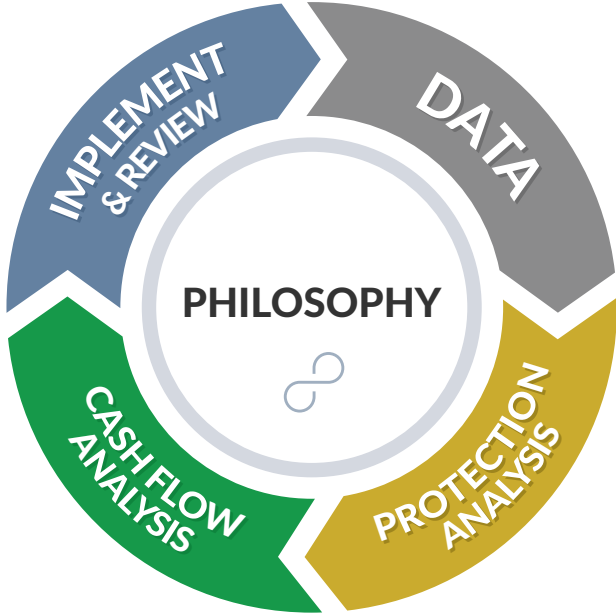
\$964,500

CASH FLOW				
What you earn \$339,000	Your insurance costs \$8,320	Your annual savings \$24,000	Your debt and tax costs \$123,300	What's left for lifestyle \$183,380

OUR PROCESS: SYSTEMATIC, LOGICAL AND COMPREHENSIVE

OUR PLANNING PROCESS

- 1. Philosophy
- 2. Data Gathering
- 3. Protection Analysis
- 4. Cash Flow Analysis
- 5. Implement and Review



Your Goals:

Having goals is important.

Goals ≠ Numbers

Numbers ≠ Goals

By identifying and documenting your goals, it creates a meaningful purpose for our work together.

Fast forward to 3 years from today...



What Would You Want To Have Accomplished Or Made Progress Towards By Then?

KEY DATA (Quick Facts)

By collecting basic financial data, your current financial picture will begin to take shape. It's a starting point from which we can identify areas of strength and opportunities.

Client Name (First/Last): _____	Date of Birth/Age: _____ / _____
Spouse's Name (First/Last): _____	Date of Birth/Age: _____ / _____
Client E-mail: _____	Spouse E-mail: _____

Total Maximum Health Coverage: _____ Total Monthly Disability Income Client A: _____ Total Monthly Disability Income Client B: _____		Death Benefit Client A: _____ Death Benefit Client B: _____	
PROTECTION			
Property and Casualty Insurance	Health and Disability Insurance	Legal Documents	Life Insurance
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

ASSETS	
Personal Property	<input type="text"/>
Savings	<input type="text"/>
Investments	<input type="text"/>
Retirement	<input type="text"/>
Real Estate	<input type="text"/>
Business	<input type="text"/>
Total	<input type="text"/>

LIABILITIES	
Short Term	<input type="text"/>
Taxes	<input type="text"/>
Mortgages	<input type="text"/>
Business Debt	<input type="text"/>
Total	<input type="text"/>

NET WORTH
<input type="text"/>

CASH FLOW				
Gross Income	Protection	Assets	Liabilities	Net Income
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Gross Income Client A: _____
Gross Income Client B: _____

Income Tax: _____
Short Term: _____
Mortgages: _____
Business Debt: _____

NEXT STEPS

What can you expect from our work together?

Our Commitment:

- Work with your current assets and cash flows without asking you to change your lifestyle.
- Maintain strict security, privacy, and confidentiality at all times.
- Seek to keep or reduce your current level of risk.
- Track your financial progress using our proprietary financial tools.
- Provide collaboration and support at any time.
- Help build protection from loss into your plan.
- Make your goals our priority and help you achieve them.
- Respect your contacts and references.



We Will Ask You To:

- Be intentional as you work with us to build your financial game plan.
- 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.
- If you benefit from the process, build your impact network by introducing us to the people you care about and who can also benefit from the work we do.



¹The Living Balance Sheet® and The Living Balance Sheet® Logo are registered service marks of The Guardian Life Insurance Company of America (Guardian), New York, NY. © Copyright 2005-2018 Guardian

²The Living Balance Sheet® displays the financial holdings identified by the client based upon information and valuations provided directly by the client or by electronic feeds from the client's financial institutions. Valuations provided by electronic feeds reflect the most current information provided by the financial institution as of the date and time noted, but can reflect valuations from an earlier date and time.

³Guardian, its subsidiaries, agents, and employees do not provide tax, legal, or accounting advice. Consult your tax, legal, or accounting professional regarding your individual situation.