The Financial Survey®

A Professional Process to Overcome the Risks to Financial Success

8 Risks You Must Overcome

External Risk
- Inflation
- Higher Taxes
- Rising Health Care Costs
- Investment Volatility
- Viability of Social Security

Internal Risk
- Lack of Trust
- Complacency with Status Quo
- Lack of a Strategic Plan

Income and Assets when you need them
- College Funding
- Major Purchases
- Weddings
- Second Home
- Retirement
- Estate Distribution Success

Designed to help you achieve your goal of a comfortable retirement.
8 Risks to Financial Success

- Higher Taxes
- Inflation
- Rising Cost of Health Care
- Investment Volatility
- Social Security Risk
- Lack of Trust
- Complacency with Status Quo
- Lack of a Strategic Plan

Are any of these concerns of yours?
Which ones?

Let me tell you who we are...

How We Work

Confidentiality
Topics we discuss today and in the future will be held in confidence.

Customized Strategies
After reviewing the specifics of your financial situation, we mutually determine which, if any, of our services might be appropriate for you.

Compensation
Our compensation is contingent upon the services our clients select.

- Fees*
- Commissions
- Recommendations/Introductions

*Fees may only be charged by registered representatives of Signator Investors, Inc. who are currently enrolled in the corporate registered investment advisor program. Registered Representative/Securities offered through Signator Investors, Inc., Member FINRA, SIPC.
We use a 6 Step Approach

1. Consultation
   - Discuss your concerns
   - Establish goals and priorities

2. Gathering Client Data
   - Organize data
   - Prioritize your goals

3. Analysis
   - Address challenges
   - Analyze data

4. Developing and Presenting Recommendations
   - Review analysis
   - Design a program

5. Implementing the Recommendations
   - Identify products or services
   - Build a foundation

6. Monitoring & Review
   - Review regularly
   - Assess personal changes

What this can mean to you...
“Financial peace of mind”
A unique **8 Step Approach** designed to help you overcome the 8 risks you have to financial success and a secure retirement.

1. We will take the time to listen and understand your goals and concerns.

2. We will help you analyze and understand the cash flow impact of your decisions.

3. We will fully disclose how we are compensated.

4. You will be given time to ask questions and to think about your options.

5. We will provide you with an open platform of insurance and investment products.

6. We will help you plan for financial emergencies.

7. We commit to providing you the same advice we would expect to be given.

8. State of the art investment and retirement tracking with your own personal website. (Where appropriate).
Getting started...

Before we begin - just a couple of quick questions.

1. What is important about money to you?


2. What are 3 things that concern you financially that you would like to talk about today?

   A. ________________________________________________________________

   B. ________________________________________________________________

   C. ________________________________________________________________

Personal Financial Survey

The questions will tell you more about the areas that we work with. Your answers will tell us both if there is an area we can help. (It will take about 5 minutes to complete).

Information

Date: ____________________________  Occupation: ____________________________

Name: ___________________________  Employer: _____________________________

Retirement Planning

Are you concerned about:

Knowing how much income, in today's dollars you will need upon retirement? □ □

Having a systematic program for savings and investments? □ □

Accumulating retirement funds without paying current taxes on any growth? □ □

Reducing current taxation on a portion of your retirement income? □ □

Your savings and investments maintaining their buying power? □ □

Would you like to see a retirement cash flow analysis? □ □
Personal Financial Survey

**Saving and Investing**

*Are you concerned about:*  
- Providing funds for your children’s college education?  
- Saving for a wedding?  
- Saving for a new or second home?  
- Saving for special vacation?  
- Saving for a special project or purchase?  
- Saving the money you will need for your accumulation goals?

**How Much of a Financial Risk Taker are You?**

- Conservative  
- Moderate Conservative  
- Moderate  
- Moderate Aggressive  
- Aggressive

**Anticipated Changes**

*Check all that are likely to occur in the next 12 months:*  
- Marriage  
- Have a child  
- Graduation  
- Divorce  
- Care for Dependent Parent  
- Obtain a Loan  
- Pay off a Loan  
- Increase Savings  
- Buy or Sell an Investment  
- Inheritance  
- Buy or Sell a Home  
- Job Change or Promotion  
- Bonus or Salary Increase  
- Buy a Business or Practice  
- Retirement

**Income Protection Planning**

*Are you concerned about:*  
- Paying off the mortgage and other debts in the event of death or disability?  
- Providing adequate income for your family in the event of death or disability?  
- The cost of long term care for yourself, your spouse, or your parents?  
- Have you had a life insurance audit in the last 2 years?
Estate Preservation Planning

Are you concerned about:  
Providing for the efficient transfer of assets to your heirs?  
Managing an inheritance or potential inheritance?  
Do you have an up-to-date will?  

Prioritize your Financial Concerns:  
(Please rank your top 3)

1. Paying Off Debt
2. Income Protection
3. Retirement Planning
4. Saving and Investments
5. Estate Preservation Planning
6. Other: ___________________________
Designed to help you achieve your goal of a comfortable retirement.

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