



FINANCIAL PLANNING GUIDE



The journey towards your goals

Your life's goals and dreams are your own, but the path to achieving them may need clarity requiring a distinctive service that offers individual attention and personalized guidance.

Tailoring financial strategies to fit your needs requires a depth of resources from financial professionals who are seasoned and experienced. Our financial planners have the knowledge and resources to help you meet your goals by developing and helping you to implement a financial plan that will serve as a well organized roadmap. As your life changes, so will your plan. The relationship you forge with your financial planner is for the long term.

Menu of Service: Personal & Family

Foundational Strategies

Appropriate for clients who want insurance or investment services and do not want to engage in comprehensive financial planning

Services Offered:

- **Insurance Services**
 - Insurance Need Analysis
 - Insurance Strategies
- **Investment Services**
 - Portfolio Analysis
 - Brokerage Products
 - Investment Advisory Services
- **Implementation Cost**
 - **Insurance:** Varies based on products
 - **Investment Services:** Varies based on products and account types

Fee-Based Financial Planning

Appropriate for clients who want financial planning advice that looks at their entire financial situation

Services Offered:

- **Core Topics**
 - Financial Position Review
 - Cash Flow
 - Net Worth
 - Protection Inventory
 - Basic Estate Review
- **Detailed Focus Strategies**
 - Retirement Evaluation
 - Retirement Income Optimization
 - Education
 - Other Accumulation Goals
 - Future Financial Position Planning
 - Estate Planning
 - Employee Benefits Planning
 - Investment Planning
 - Income Tax Planning
- **Review Optimization Strategies**
- **Alternate “What If” Planning Scenarios**

Fee-Based Financial Planning (high complexity)

Appropriate for clients who have complex advice needs and/or require multiple professional advice.

Services Offered:

- **All Financial Planning services, plus:**
 - Advanced Planning Specialists
 - Executive Benefits Planning
 - Business Financial Planning
 - Special Needs / Life Care Planning
 - Divorce Planning
- **Coordination with Outside Professionals**
 - Accountants
 - Attorneys
 - Trust Officers
- **Review Optimization Strategies**



Menu of Service: Business

Business Foundational Strategies

Appropriate for businesses who want insurance or investment services and do not want to engage in ongoing financial planning

Services Offered:

- Fundamental Business Planning
- Buy / Sell Agreement Funding
- Key Man Protection
- Basic Asset Analysis
- Group Benefits
- Workplace Retirement Plans
 - Defined Contributions Plans, i.e. 401(k)
 - Defined Benefit Plans / Pensions

Business Fee-Based Financial Planning

Appropriate for businesses who want financial planning advice that looks at their whole financial situation

Services Offered:

- Business Continuation Planning
- Buy / Sell Design
- Business Valuation*
- Leverage Optimization
- Rollover for Business Startups (ROBS)
- Business Owner Retirement Savings Account (BORSA)
- Succession Planning
- Tax Strategy
 - Small Business Insurance
 - Captive
 - C-Corporation Structuring
- Compensation for Key Personnel
 - Deferred Compensation
 - Employee Stock Option Plan (ESOP)
 - Phantom Stock
 - Stock Redemption
- Workplace Retirement Plans
 - Defined Contributions Plans, i.e. 401(k)
 - Defined Benefit Plans / Pensions
- Coordination with Outside Professionals
 - Accountants
 - Attorneys
 - Benefit Providers
 - Property and Casualty Insurance Providers



* The K Corporation, LLC does not provide qualified business valuations. For a qualified or certified business valuation, consult a properly credentialed appraiser.

Neither MML Investors Services nor any of its employees or agents are authorized to give legal or tax advice. Consult your own personal attorney legal or tax counsel for advice on specific legal and tax matters.

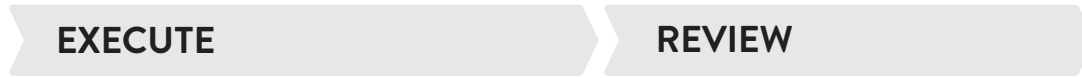
Your Unique Vision with Our Systematic Approach



Day 1
Initial client meeting to understand your unique goals and objectives.

- **Day 7–14**
- Second meeting to gather data to develop your personal plan.

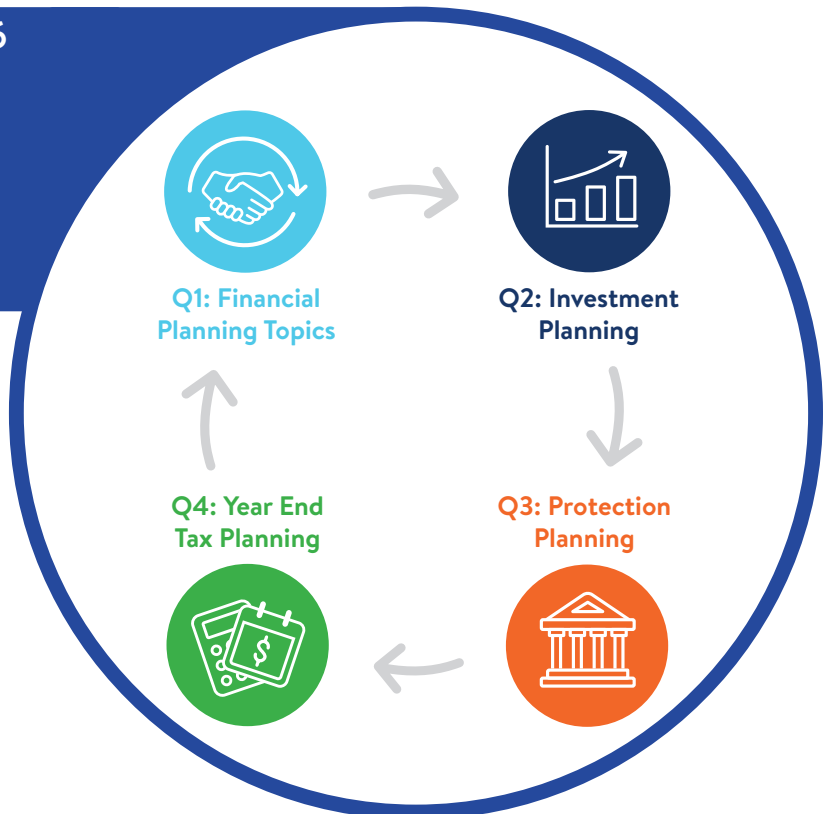
- **Day 15–28**
- Meeting to analyze your current situation based upon the data you provided and develop comprehensive solutions.



Day 30
Review your initial plan and discuss recommended strategies.

- **Day 30+**
- Implement plan and recommendations and products to help you attain your goals and objectives.

Implementation, which involves purchasing products and services, is separate and distinct from the financial planning services. Clients can, but are under no obligation to, implement the advice through us, our affiliates or an unaffiliated financial institution of client's choice. Implementation of the financial planning advices is achieved through a separate relationship with the client.



Review Model – Personalized and Timely
Monitor your plan and make updates periodically based upon changes to overall goals, objectives and life changes.

Document Check list

Please supply the following documents, if applicable, at our next meeting.

Personal Documents:

- Investment statements
 - Workplace retirement plan statements
 - 401(k), profit sharing, 403(b), 457 or similar
 - IRA account statements (Traditional, Rollover, Roth, SEP, SIMPLE)
 - Brokerage accounts, managed accounts, mutual funds & annuity statements
 - Education accounts
 - 529 plans , UGMA/UTMA
- Bank account statements
- Social Security statements
- Pension Plan statements
- Insurance Policies
 - Life insurance
 - Disability insurance
 - Long term care insurance
 - Property & Casualty insurance
 - Home owners, automobile, umbrella coverage etc.
- Copy of employee benefits booklet
- Income tax returns
- Personal liabilities
 - Mortgage statements
 - Credit card statements
 - Automobile & boat loans
 - Other loans or Installment payments
- Wills
- Trusts
- Power of attorney (Financial matters and/or healthcare)
- Property agreements
- Pre-nuptial agreements
- Dissolution of marriage agreement
- Any other document you believe would be helpful

If You Have a Business:

- Business financial statements, two years
- Business tax returns, two years (if available)
- Buy / Sell Agreements
- Business Valuation
- Stockholders agreements
- Benefit plan books
- Retirement plans:
 - Plan adoption agreement
 - Annual review
 - Fee disclosure documents: 408(b)(2) and 404(a)(5)
 - Census file
- Profit sharing, pension, stock option plans
- Corporate investment statements
- Corporate or business owned life insurance policies and recent statements(s)
- Corporate disability insurance policies
- Corporate loan agreements
- Executive benefit agreements (split dollar, deferred compensation, etc.)
- Any other documents you believe would be helpful

Embarking on the journey towards your goals

We'd like to start our journey by helping you prioritize what is most important to you today and in the future. Together we'll review the following. Check which items have impacted your financial situation or you would like to discuss with your Financial Planner.



Financial Position

- Recently moved or considering a relocation
- Considering the sale of a major asset like your home, business or other real estate
- Changing jobs
- Getting married or divorced
- Adding to family through birth or adoption
- Loss of a loved one
- Receiving a gift or inheritance



Risk Management

- Reviewing Health Savings Account contributions
- Spending any remaining balances in Flexible Spending Accounts
- Reviewing existing life and disability income insurance policies and coverage amounts
- Reviewing assisted living needs for a parent or other family member
- Reviewing any long-term care needs



Wealth Accumulation

- Confirming investment goals and strategy
- Reviewing asset allocation
- Revisiting income and savings needs
- Contributing to education accounts
- Establishing savings plan for major purchase or expense goal



Tax Management

- Income tax strategies
- Alternative minimum tax strategies
- Capital gain/loss strategies



Retirement Planning

- Social Security
- Distribution planning
- Funding analysis
- Non-qualified plans
- Analyzing tax benefits of a Roth IRA conversion
- Maximizing 401(k) contributions including catch-up contributions
- Maximizing IRA contributions including catch-up contributions
- Establishing a retirement plan, if a business owner
- Reviewing overall retirement income strategy



Estate Planning

- Using a Trust
- Reviewing beneficiary designations
- Planning charitable giving
- Reviewing impact of any new tax laws
- Reviewing estate documents (wills, trusts)
- Planning for the succession of a business
- Analyzing estate tax implications

Getting to Know You



We are interested in knowing more about you than simply your finances because that is what shapes your relationship with money and the choices that you make. We invite you to share some thoughts with us. This is intended to be used per person.



I LOVE

These are things that you really care about. They may be experiences, people, places, possessions, or an abstract concept, such as security, flexibility, or control. For the most part, you already have them.



I HATE

These are things that detract from a better life. They too may be experiences, people, places, possessions, or an abstract concept, like security, flexibility, or control. Like the items that you love, they are in your life now.



I WANT

These are similar to the items in the I LOVE section, however, these are the things that you would like to see in your life but don't have now.



I FEAR

These are things that could happen, and if they did, your quality of life would be reduced, usually pretty dramatically.

Fill in the blank from the LOVE section

I am going to make financial decisions so that my life is better because I have more _____

Fill in the blank from the HATE section

I am going to make financial decisions so that my life is better because I have less _____

Fill in the blank from the WANT section

I am going to make financial decisions so that my life is better because I will be able to _____

Fill in the blank from the FEAR section

I am going to make financial decisions so that my life is better because I have taken steps to reduce my concern about _____



Core Values

Core Values are a part of us. They highlight what we stand for. They can represent our unique, individual essence. **Values** guide our behavior, providing us with a **personal code** of conduct. When we honor our **personal core values** consistently, we experience fulfillment. Please check your top 5 – 10 core values.

Achievement	Diversity	Helping Others	Play
Adaptability	Environment	Honesty	Pleasure
Authenticity	Education	Humor	Popularity
Adventure	Equality	Inclusion	Power
Autonomy	Ethics	Independence	Privacy
Balance	Excellence	Integrity	Recognition
Beauty	Excitement	Justice	Relationships
Boldness	Fairness	Knowledge	Religion
Challenges	Faith	Leadership	Respect
Change	Fame	Learning	Responsibility
Community	Family	Love	Safety
Compassion	Flexibility	Loyalty	Security
Competence	Freedom	Meaningful Work	Service
Competition	Friendship	Money	Spirituality
Contribution	Fun	Openness	Stability
Cooperation	Gratitude	Optimism	Status
Creativity	Grit	Order	Success
Curiosity	Growth	Patience	Trustworthiness
Decisiveness	Happiness	Peace	Wealth
Determination	Health	Philanthropy	Wisdom
			Work

FINANCIAL PLANNING FACTFINDER

Please include annual amounts and provide the latest corresponding account statements.

CLIENT/CO-CLIENT INFORMATION

Name	DOB	<input type="radio"/> Not a U.S. Citizen
Name	DOB	<input type="radio"/> Not a U.S. Citizen
Home Address		
Tax Filing Status: <input type="radio"/> Single <input type="radio"/> Head of Household <input type="radio"/> Married Filing Jointly <input type="radio"/> Married Filing Separately		

CHILDREN/DEPENDENTS

Name	DOB	Name	DOB		
Name	DOB	Name	DOB		
INCOME	GROSS SALARY	BONUS/ OTHER	INCOME	GROSS SALARY	BONUS/ OTHER
Name	\$	\$	Name	\$	\$
Occupation / Employer			Occupation / Employer		

SOCIAL SECURITY	FRA AMOUNT (IF NOT RECEIVING)/ AMOUNT CURRENTLY RECEIVING	AMOUNT	COLA	SURVIVORSHIP PERCENTAGE	START DATE
Name		PENSION INCOME			
Name		PENSION INCOME			

ASSETS	OWNER(S)	PURCHASE PRICE	CURRENT VALUE	PROPERTY TAXES	LOANS
Personal Residence					SEE BELOW
Second Residence					SEE BELOW
Rental Property					
Vehicle 1					
Vehicle 2					
Personal Assets					
Other					

LIABILITIES	CURRENT BALANCE	START DATE	TERM	INTEREST RATE	PAYMENT (P & I ONLY)	ADDITIONAL PAYMENT
Mortgage						
Mortgage/ HELOC						
Credit Cards						
Student Loans						
Other Loan						

FIXED EXPENSES	AMOUNT	DISCRETIONARY EXPENSES	AMOUNT	DISCRETIONARY EXPENSES	AMOUNT
Housing (excluding mortgage)	\$ /yr	Furnishings	\$ /yr	Charity	\$ /yr
Medical	\$ /yr	Personal Care/Cash	\$ /yr	Gifts	\$ /yr
Transportation	\$ /yr	Child Care	\$ /yr	Pets	\$ /yr
Groceries	\$ /yr	Vacation	\$ /yr	Professional Services	\$ /yr
Clothing	\$ /yr	Entertainment	\$ /yr	Miscellaneous	\$ /yr
Total	\$ /yr	Total	\$ /yr	Total	\$ /yr

CASH ACCOUNTS	CHECKING	SAVINGS/ MONEY MARKETS	MONEY MARKET/CD'S			
Name	\$	\$	\$			
Name	\$	\$	\$			
INVESTMENTS (E.G.401(K),IRA,AFTER-TAX)	ACCOUNT TYPE	BALANCE	CONTRIBUTION/SAVINGS (PRE-TAX,POST-TAX,ROTH)	EMPLOYER CONTRIBUTIONS (%OFSALARY,FIXEDAMOUNT)		
Owner						
Owner						
Owner						
Owner						
GROUP/INDIVIDUAL LIFE INSURANCE	OWNER BENEFICIARY	START DATE	TYPE/TERM	DEATH BENEFIT	PREMIUM	CASH VALUE
Insured						
Insured						
Insured						
GROUP/INDIVIDUAL DISABILITY INSURANCE	TYPE	WAITING PERIOD	BENEFIT AMOUNT	PREMIUM	BENEFIT PERIOD	COLA
Insured						
Insured						
LONG TERM CARE	WAITING PERIOD	BENEFIT AMOUNT	PREMIUM	BENEFIT PERIOD	HYBRID (IF APPLICABLE)	
Insured					Hybrid <input type="radio"/>	Life <input type="radio"/> Annuity <input type="radio"/>
Insured					Hybrid <input type="radio"/>	Life <input type="radio"/> Annuity <input type="radio"/>
PROPERTY AND CASUALTY	DEDUCTIBLE	PREMIUM	UMBRELLA INSURANCE			
Asset			Coverage Amount	\$		
Asset			Premium	\$		
INSURANCE/ MEDICARE	INSURED	PREMIUM/CONTRIBUTION	TYPE			
Health Insurance	Name		<input type="radio"/> HMO	<input type="radio"/> POS	<input type="radio"/> Annuity	
	Name		<input type="radio"/> PPO	<input type="radio"/> High Deductible		
Dental Insurance	Name		<input type="radio"/> Basic	<input type="radio"/> Premium		
	Name		<input type="radio"/> Basic	<input type="radio"/> Premium		
HEALTHCARE SAVINGS	BALANCE	CONTRIBUTIONS	WITHDRAWALS			
HSA						
FSA						
ESTATE						
Wills	<input type="radio"/> Yes <input type="radio"/> No	Date Est.	Last Rev.	Power of Attorney	<input type="radio"/> Yes <input type="radio"/> No	Date Est. Last Rev.
Trusts	<input type="radio"/> Yes <input type="radio"/> No	Date Est.	Last Rev.	Healthcare Proxy	<input type="radio"/> Yes <input type="radio"/> No	Date Est. Last Rev.
Do you currently have guardianship provisions?		<input type="radio"/> Yes <input type="radio"/> No		Are you the guardian for someone else?		<input type="radio"/> Yes <input type="radio"/> No
Do you work with a CPA?		<input type="radio"/> Yes <input type="radio"/> No		Are you using any estate distribution strategies (gifting, charitable giving)?		<input type="radio"/> Yes <input type="radio"/> No

CLIENT QUESTIONNAIRE

RETIREMENT / INVESTMENT

RATE THE IMPORTANCE OF EACH ITEM ACCORDING TO THE FOLLOWING SCALE:	LOW	MED	HIGH
Your retirement goals			
Directing a portion of your personal savings or investment portfolio to a tax advantaged vehicle			
Having all of your portfolios consolidated and analyzed to make sure your overall plan is on track			
Matching your risk tolerance to that of your investment portfolio			
Reviewing your investment performance against that of an index			
Reviewing your investment performance against your plan			
Reviewing alternative retirement methods			
Minimizing the taxes on your investment accounts			
Reviewing techniques to save income tax and estate taxes on deferred money			
Asset protection in the result of serious illness			
Protecting assets in the event that you require long term care in the future			
Receiving adequate income in the event of disability during your working years			
Planning for income for your spouse in the event of your premature death			
Generating a guaranteed retirement income stream			
Planning for income for your children in the event of your premature death			

ESTATE

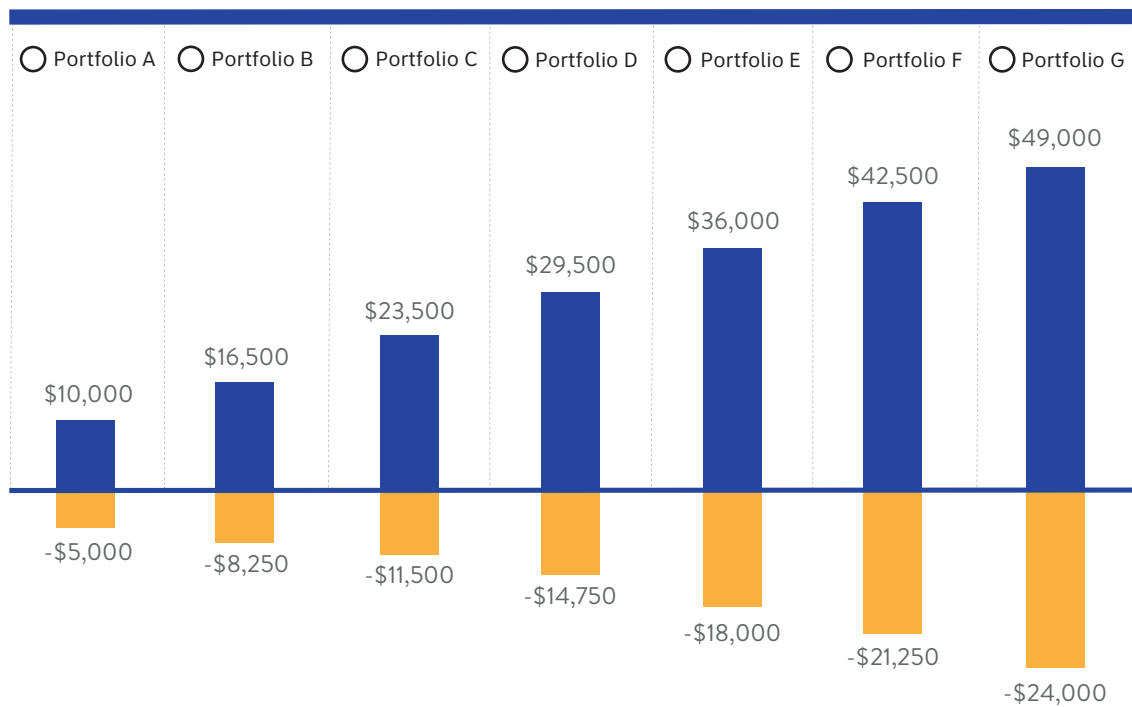
RATE THE IMPORTANCE OF EACH ITEM ACCORDING TO THE FOLLOWING SCALE:	LOW	MED	HIGH
Distributing assets equally to your children			
Protecting your assets transferred to your children from creditors, divorce, and bankruptcy			
Reviewing your insurance portfolio			
Reviewing different methods of meeting your estate tax liabilities			
Minimizing estate taxes			
Charitable planning to your estate's planning			
Contributing annually to charity			
Gifting to your children if it doesn't interfere with your financial independence			
Planning for your grandchildren's education			
Reviewing your current will structure to eliminate unnecessary taxes			
Protecting your residence and/or vacation home from estate taxes			
Having your estate in trust for your spouse in order to protect your children's inheritance			

Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Consult your tax and/or legal advisor before implementing any tax or legal strategies.

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INVESTMENT OBJECTIVES AND RISK TOLERANCE QUESTIONNAIRE

1 | The graph below shows the potential range of gains or losses of a \$100,000 investment in each of seven hypothetical portfolios at the end of a 1-year period. The number to the top of each bar shows the best potential gain for that portfolio, while the number to the bottom of each bar shows the worst potential loss. Given that this is the only information that you have on these seven hypothetical portfolios, which one would you choose to invest in?



2 | Inflation (rising prices for goods and services) can have a significant effect on your investments by decreasing their potential purchasing power over time. Aggressive investments have historically outpaced inflation over the long run, but have had more instances of short-term losses than more conservative investments. How do you feel about inflation and its impact on your investments?

- You are satisfied with your investments keeping pace with inflation. Limiting the potential for short-term loss is your main goal and you are willing to sacrifice the potential for higher returns
- You would like your investments to outpace inflation. You are willing to assume potential for short-term loss in order to achieve that goal.
- You prefer that your investments significantly outperform inflation. You are willing to assume a greater potential for short-term loss in order to achieve that goal.

3 | Suppose that a substantial portion of your investment portfolio is invested in securities. If the stock market were to experience a prolonged down market, losing 50 percent of its value over a 3-year period, what would you do (assuming your stocks behaved in a similar fashion)?

- Sell all the stocks in your portfolio. You are afraid that the stock market is in a downturn and you cannot afford the decrease in value.
- Sell half of the stocks in your portfolio. You think that the market may rebound but you are not willing to leave all of your investment exposed to further loss.
- Hold the securities in your portfolio. You understand that your investment may be subject to short-term price swings and are comfortable 'weathering the storm'.
- Buy more securities for your portfolio to take advantage of their low price. You are comfortable with market fluctuations and assume that the stocks will regain their previous value or increase in value.

4 | Once again, assume you have a substantial portion of your investment portfolio in stocks. If the stock market were to gradually decline at an average of 2 percent per month, eventually losing 22% of its value over a year, which of the following would you do?

- Sell the securities in your portfolio and realize the 22% loss. You wish to avoid the risk of further loss.
- Sell half of the securities in your portfolio. You are not willing to leave all of your investment at risk for further loss.
- Do nothing. You are comfortable waiting for the stocks to regain their previous value or to increase in value.
- Invest more now because stocks are selling for approximately 22% less than they were 12 months ago. You believe that the stocks will regain their value or possibly appreciate even higher over the long-term.

5 | Aggressive investments have historically provided higher returns while exhibiting greater short-term price fluctuations and potential for loss. How do you feel about fluctuations in the value of your portfolio?

- You want to minimize the possibility of loss in the value of the portfolio. You understand that you are sacrificing higher long-term returns by holding investments that reduce the potential for short-term loss and price fluctuations.
- You can tolerate moderate losses in order to achieve potentially favorable returns.
- You can tolerate the risk of large losses in your portfolio in order to increase the potential of achieving high returns.

6 | What is the investment time horizon on these investable assets?

- Less than 3 years
- 3 – 5 years
- 6 – 9 years
- 10+ years

7 | What is your current annual income?

8 | What is your approximate net worth?

9 | What are your income needs from program assets?

- | | | |
|---|---|--|
| <input type="radio"/> None | <input type="radio"/> \$40,000 per year | <input type="radio"/> \$80,000 per year |
| <input type="radio"/> \$10,000 per year | <input type="radio"/> \$50,000 per year | <input type="radio"/> \$90,000 per year |
| <input type="radio"/> \$20,000 per year | <input type="radio"/> \$60,000 per year | <input type="radio"/> \$100,000 per year |
| <input type="radio"/> \$30,000 per year | <input type="radio"/> \$70,000 per year | <input type="radio"/> More than \$100,000 per year |

10 | What is your state tax bracket?

- | | | | |
|--------------------------|--------------------------|--------------------------|--------------------------------|
| <input type="radio"/> 0 | <input type="radio"/> 3% | <input type="radio"/> 6% | <input type="radio"/> 9% |
| <input type="radio"/> 1% | <input type="radio"/> 4% | <input type="radio"/> 7% | <input type="radio"/> 10% |
| <input type="radio"/> 2% | <input type="radio"/> 5% | <input type="radio"/> 8% | <input type="radio"/> Over 10% |

11 | What is your federal tax bracket?

- | | | |
|------------------------------------|------------------------------------|----------------------------------|
| <input type="radio"/> 15% or below | <input type="radio"/> 21% to 27.5% | <input type="radio"/> Over 27.5% |
|------------------------------------|------------------------------------|----------------------------------|

ACCOUNT ACTIVITY: CONTRIBUTIONS AND WITHDRAWALS

12 | Will you make additional contributions/deposits to these assets?

- Yes No

If yes, please indicate the expected amount as either:

_____ % per year, or \$ _____ per year.

When do you anticipate these deposits to begin? _____

THE **K** CORPORATION
a financial strategies firm

1401 Richmond Avenue, Suite 200
Houston, TX 77006

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