

How We Work

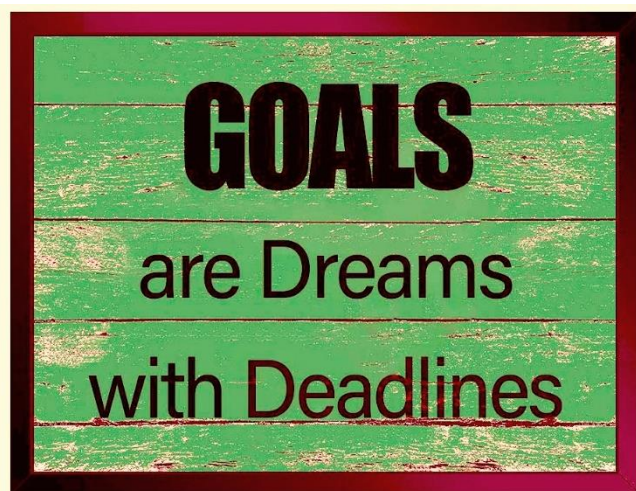


Thank you for your interest in our firm.

Your choice in working with an adviser should be carefully considered.

Some companies, like banks, experience regular employee turnover that creates frustration for their clients forcing them to start all over with a new adviser each time.

We take our fiduciary responsibility seriously, helping you manage and plan out ***your life's goals...*** everything from sending your children off to college... to preparing you for the most secure and rewarding retirement lifestyle possible. We want to walk ***with you*** on that journey.



Without careful forethought and planning, life's milestones can quickly arrive before you're prepared.

The best of intentions are left to gather dust on a shelf, many times. This realization may be the reason you are seeking out financial help now.

As a firm, our goal, is to not only help our clients plan well, but also keep them on track by holding them accountable so their plans become their reality.

Our Practice Offers Fee-Based Planning Services, Fee-Based Advisory Accounts **AND** More Traditional Life Insurance and Annuities.

Other firms that only offer fee-based investments exclusively, may not be offering the best possible solutions, limiting their ability to serve their clients' objectives.

- By clearly explaining **how we work** with our clients, up front, is the best way to begin a new financial planning relationship.
- People often feel vulnerable and exposed, initially, by sharing their personal financial information.
- We understand that and are committed to confidentially organizing your finances and make the retirement you've worked so hard for, possible.



Scott Weidman has been a financial adviser for over 20 years. He started his career with MetLife in 2000 and in 2006, he successfully achieved the CFP® (CERTIFIED FINANCIAL PLANNER™) accreditation, at the University of Central Florida.

The CFP® designation is not a license, but instead an **accreditation**, indicating a top level of competency in all financial planning areas.

As CERTIFIED FINANCIAL PLANNERS™ we are held to the highest Fiduciary Standard by the CFP® board.



The fiduciary standard mandates that we place the interests of our clients ahead of our own and maintain responsible oversight and management of their investments.

The areas of study are as follows...

- | | |
|--|---|
| • Professional Conduct and Regulation | • Investment Planning |
| • General Principles of Financial Planning | • Tax Planning |
| • Education Planning | • Retirement Savings and Income Planning |
| • Risk Management and Insurance Planning | • Estate Planning |
| | • Financial plan development |

Our Story

In 2009, Scott joined **JW Cole Advisors** as an **Independent Financial Adviser** and founded “**Savannah Court Financial Advisors, Inc.**” named after his beloved daughter.



Independence doesn't preclude Scott from accountability to his clients or to the regulatory bodies of FINRA and the SEC.

Instead, it enables him to serve his clients best, without a company influencing him to sell their proprietary investment or insurance products, which is clearly a **fiduciary conflict of interest**.

In fact, JW Cole doesn't create any proprietary financial or insurance products. They are an unbiased firm that empowers their advisers to offer the insurance and investment solutions most appropriate for their clients' individual and unique needs.



Our Process

• Initial Meeting

At our Initial Meeting, we will answer any questions you may have.



Whether you are seeking only investment services or more comprehensive financial planning, we will outline your various options.

We will also set an expectation of what our firm will do and what we require from a client.

• Data Gathering Meeting

When we both decide we are a good fit for one another, the next step will be organizing and gathering your pertinent financial documents, such as investment statements, tax returns, etc. *(a checklist of documents is included).*



At this meeting we begin laying out *your* financial goals and objectives.

• Building the Financial Plan

After gathering your information, we then create the parameters of your Personal Financial Plan constructed directly around your specific goals.

This will be your starting point.

The value of a written Financial Plan will...

- Identify whether or not you're achieving your goals
- Track your accomplishments
- Give you the ability to compare possible financial outcomes based on decisions

you make such as buying that Brand New Corvette you've been eyeing, taking a Vacation of a Lifetime or something more practical like starting your Social Security early vs. waiting until a later age.



• Delivery of the Financial Plan

During this meeting we will clearly explain the outcome and results of the plan based on your "Current Scenario", doing nothing different than what you have been doing. You will have a clear understanding how your status quo financial future may unfold.



We will also make suggestions with a "**Recommended Scenario**" to help you better achieve your goals and include specific Recommendations and Action Items.

Finally, the implementation of the recommendations is the most important piece of the puzzle.

A hand is placing a white puzzle piece labeled 'FINANCIAL' into a larger red puzzle piece labeled 'PLANNING'. The background is a white puzzle with other pieces visible.

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Annually, we will revisit the Financial Plan and make updates and adjustments as needed. Annual updates allow us to measure your progress.

As our client, you will receive a monthly newsletter with relevant financial planning articles and announcements.

*Providing confidential
advice for over 40 years*

Savannah Court

FINANCIAL ADVISORS



August 2009
CALL OR E-MAIL US AT 910.354.3434
WWW.SAVANNAHCFADVISORS.COM
FREE



RETIREMENT JUST MIGHT MAKE YOU NUTS



Now, What Do I Do?

First Step of Retirement

Life is not all about to retire to the sun and sea for the rest of your life.

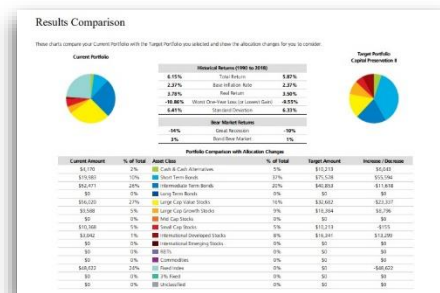


better help one another make the grass much, much greener on the other side!

Congratulate Sheila On Her Retirement!



August has arrived and



It Doesn't End with the Financial Plan

• Staying Organized



○ The first step in planning is getting organized. After all, how can you begin your journey without knowing where your starting point is? The Financial Plan will empower you with a sense of confidence about your finances.

- But it also gives you a means to measure your progress as time goes on. Annually, we will re-evaluate your plan to be sure you stay on target.
- Together we review your important documents to determine your current Financial Position and Net Worth.
- A Net Worth Statement allows you to easily reference your Assets and Liabilities all in one simple place.

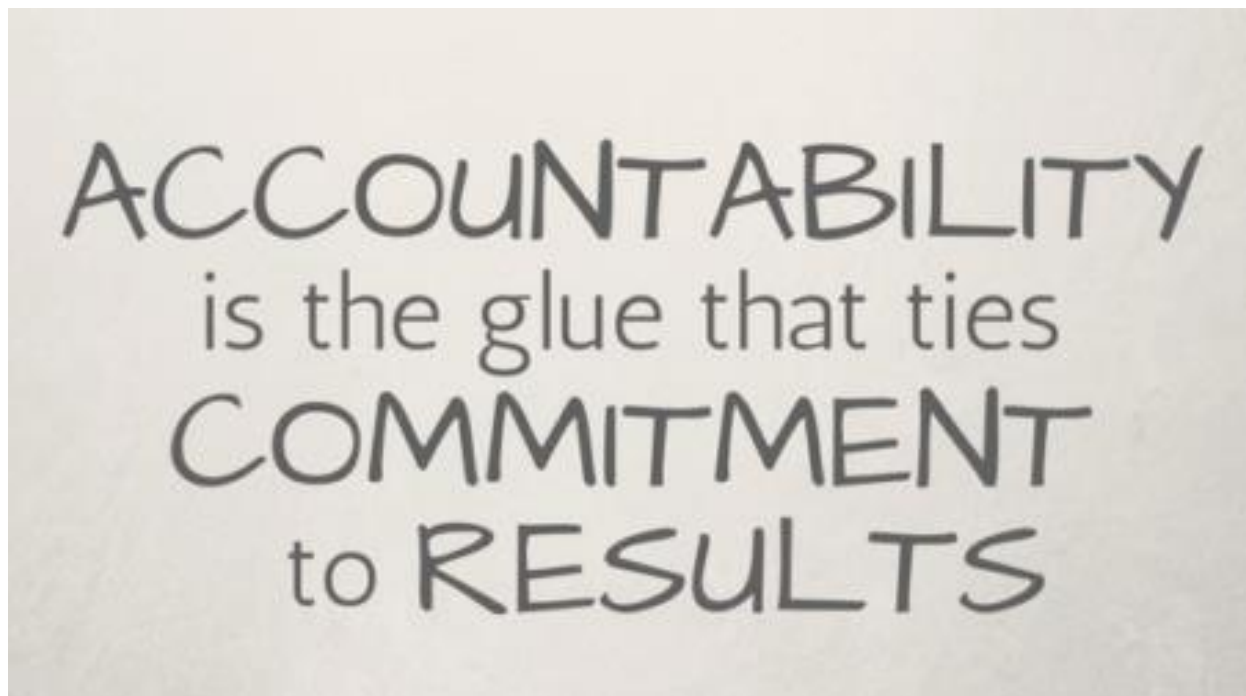


• Accountability

- If left to do it ourselves, many of us will simply leave the best plan sit and gather dust on the shelf. We assist our clients by constructing a personalized financial plan and more importantly, hold them accountable to their goals.



- Through the process of planning we will help you identify “if” you can retire and “how well” you can retire.
- Your goals are yours, but we will hold you accountable to them and help you implement strategies for success.



Retirement Income Planning

- How you spend your money Today, is likely different than how you will be spending money in Retirement.



Together, we will compare your current expenses to what we *think* your retirement expenses will be. This will allow us to have a clearer picture of your future income needs. For example, you may downsize to one car in retirement- a significant cost reduction to factor in.

- On the other hand, you may decide to travel significantly more in the future, so we must forecast those increased expenses.



- By estimating your future spending, we are able to see what sources of income you *will have* and identify any shortfalls. In addition we can determine how much pre-tax money you *will need* to be withdrawing from your investments. This is the foundation to create an investment plan that will complement your spending in retirement.

• Survivor Needs Planning

- The best financial plan can go awry if something catastrophic were to happen to your assets or income.



▪ What will happen to *Your Family* if something happens to *YOU*?

- We first analyze your current spending based on your budget and identify what would change if something were to happen to either spouse.
- We address the total family income needed and identify sources of ongoing income such as: surviving spouse's income, social security, survivor pension, etc. so that we can determine what the deficit may be.
- Once we uncover a shortfall, we calculate the appropriate amount of life insurance needed to replace the lost income the family would need to maintain their current lifestyle.



As an Independent Broker, we can help clients select the most appropriate life insurance policy to fit their financial goals by comparing hundreds of companies and the policies they offer.



• Disability Planning

- One, often overlooked risk in retirement planning, is a Disability.

What would happen if a sickness or injury prevented YOU from working?

Too many times people think of a disability as someone being confined to a wheelchair.



But what if something like cancer prevented you from working for several YEARS?

- What plan do you have to help meet the financial needs of yourself and your family?
- Would your business be able to survive? Would your bills get paid?
- Unlike a death, a disability will require additional spending for things such as: medical needs, food, clothing and regular living needs of the disabled person.

We will compare what sources of income would be available such as the healthy spouse's earnings, social security, disability income insurance, etc. and address any shortfalls with disability insurance.

- As an Independent Broker, we are able to compare disability insurance policies to find the best product to meet your needs.

• Long Term Care Planning

- Life expectancy today is increasing and with it, so is the need for expensive long-term care costs. *What if one of you needs this care?*



How long would your investments last and what does that mean for One Another?

- We can evaluate your spending now and compare it to the additional burden of long-term care costs.

Though some expenses may be reduced, **long term care costs can be very expensive and the added expenses could deplete your life savings very quickly- jeopardizing your retirement security.**

By identifying the shortfall, we can recommend a long-term care insurance program that will help offset these costs and keep your investments intact for yourself or your family.



- As an Independent Broker, we compare Long Term Care insurance policies as well as other Insurance products such as annuities and life insurance with long term care riders, to find the best solution to meet your needs.

• Tax Efficiency

- Since Tax Laws are constantly changing, it's important to have a strategy to supplement your retirement income as tax efficiently as possible.
 - In retirement pre-planning, we examine structuring different types of investments to best take advantage of the tax efficiency of your accounts.



Maybe you are in a higher tax bracket today, than what we would expect you to be in retirement. So, tax deductible contributions like a 401k or IRA would be most appropriate.

- Once you retire, we continue to seek tax efficient withdrawal strategies to maximize your post tax income.
- By diversifying your investments and different types of accounts, such as Roth IRA's or Taxable Accounts, this provides flexibility to minimize the tax burden in retirement by offering more favorable capital gains rates or even tax-free income.



• Monte Carlo Analysis & Stress Testing

- Withdrawing from an investment portfolio can have devastating effects if the account values are down.

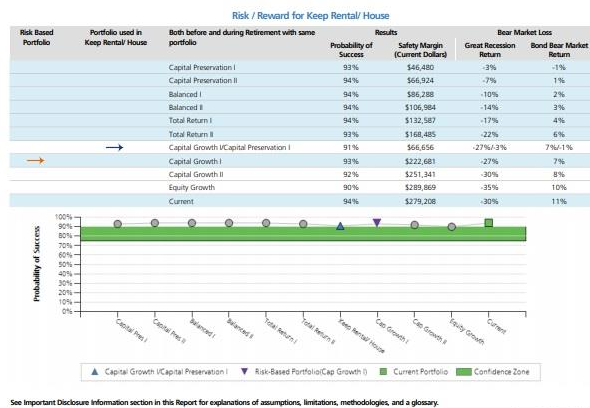


Monte Carlo Analysis compares the historical volatility of a portfolio and applies it to the future, assuming you retire 1000 times. **With the timing and sequence of returns different each time, how likely is it that your portfolio will outlive you?**

- This is what I've heard referred to as "Peeling the Onion". When you are accumulating retirement assets, you wade through the ups and downs of the market without too much to worry about. Just don't open your statements, right?
- When you are on the flip side of accumulation and begin to use your savings, otherwise known as "Peeling the Onion", volatility can have a devastating impact on your assets.



Worksheet Detail - Risk/Reward



- We compare your existing investment portfolio to your projected spend down needs.
- We can then compare your current portfolio's success rate to our 9 different model portfolios to see which one would have had the highest success rate. Believe it or not, many times it's NOT the one with the highest average rate of return!

• Budgeting and Current Cash Flow

- Preparing a current spending plan helps you gain more control over your income and expenses. *Prioritization of Expenses* enables you to focus on what's important, so you can commit to your goals.

Together we create a budget. The budget has three types of expenses.

- **Fixed** expenses are easy to determine. Things like your car payment, or mortgage. Expenses that are the same every month.
- **Variable** expenses may get a little trickier. Items like your electric bill, groceries or clothing purchases may take some averaging.
- **Discretionary** spending is where **the opportunity lies**. Things like annual vacations or going out to dinner and a movie once a week or even something as simple as your daily trip to Starbucks.



You still need to live, and we need to plan for that, but you also need to **PRIORITIZE**. What's more important if the money is tight? That Café Latte every morning or having the money to be able to send your kids to college?

The largest, problematic budget issue for most people, is identifying annual non-recurring expenses. Such as property taxes, pest control services or Holiday spending. By addressing these expenses, we can create what I call a ***"Spending Account"***.

Unlike a Savings Account, a *"Spending Account"* is expected to accumulate throughout the year with the expectation of spending those funds on non-recurring items as they come due, so you're not Robbing Peter to Pay Paul.

Segregating these funds from your savings is an important strategy to gain control of your cash flow.

• Future Retirement Spending Budget

- Your spending pattern today is going to be different than how you will spend money in retirement. For example, maybe you downsize to just one car, or have a mortgage paid off. Or perhaps, you will want to take more vacations?

Having a clear understanding of your future spending patterns will help you plan for those changes in Retirement.

Budget Summary

Category	Current Budget	Retirement Goal
<u>Income</u>		
Income	\$6,915	\$1,640
<u>Expenses</u>		
Personal and Family Expenses	\$2,823	\$1,731
Personal Insurance Expenses	\$1,013	\$250
88 Lindsay Drive	\$1,165	\$1,085
Car	\$780	\$250
Taxes	\$792	\$0
Total :	\$6,573	\$3,316
Excess or Shortfall :	\$342	-\$1,676

- The first step is to create a workable current expense projection.



- Then we will build a budget of your projected retirement expenses and compare the two. This exercise will provide a clear understanding of the changes you will have when it comes to your retirement spending.

• End of the Year Planning Opportunities

Most clients have a CPA or tax person they work with, which is prudent. However, it's too late to do any planning at tax preparation time.

Preplanning needs to be done before the end of the tax year and we work with our clients to **make sure they don't miss any tax saving opportunities.**

• Tax Loss Harvesting

- If you have a taxable investment account and own securities that have lost value, there may be an opportunity to sell assets to take advantage of the tax loss.
- Next, you can repurchase something similar to maintain your position in the market. One caveat is that you must wait 31 days to purchase the **same** security, otherwise it's considered a "Wash Sale" and you don't get to declare the loss.



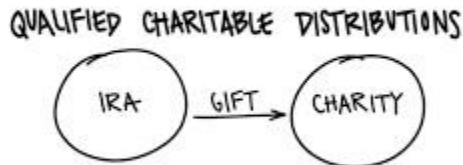
• Required Minimum Distributions



- If you are over the age of **72** in this tax year, or you were the beneficiary of an "inherited IRA", you may need to take out an annual **Required Minimum Distribution**. The IRS calculates the RMD based on a life expectancy table. The penalty for failing to withdraw your RMD in time, is **50%** of the total required RMD!

• Qualified Charitable Distributions

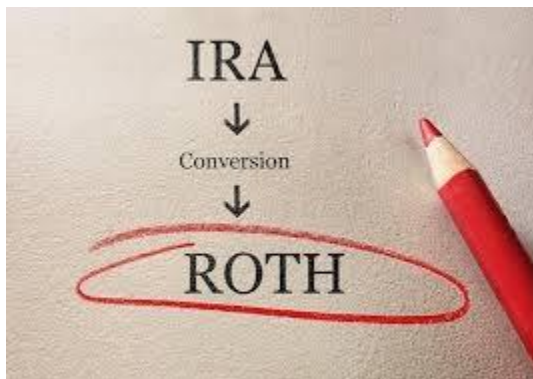
- A “**Qualified Charitable Distribution**”(QCD) allows you to satisfy your RMD by making a contribution to a charity of your choice directly from your IRA.



When you withdraw an RMD you incur taxable income. Many retirees don't have enough deductions to itemize. However, a QCD doesn't even show up as income as long as you're over **70 ½** and the distribution is paid directly to the charity.

• HSA Contributions

- If you currently have a High Deductible Health Plan, you may establish and contribute to a **Health Savings Account**. Contributions are Tax Deductible, the account growth is Tax Deferred and if it's used for Qualified Medical Expenses it comes out Tax Free! **That's a triple whammy!**



• Roth IRA Conversions

- If you expect to be in a higher tax bracket down the road or experience a year with low income, consider a **Roth IRA Conversion**. By “converting” part of your IRA, you do pay tax now, but once it goes into the Roth, assuming you meet the IRS requirements, the growth is tax deferred and future withdrawals are **Tax Free!**

• Recognition of Capital Gains



- Here's an interesting one...the **2023** tax code allows for a **0% long term capital gain rate** on taxable income of **\$89,250** or less for a married couple and **\$44,625** for a single individual.

Therefore, if you have room to recognize some long-term gains, there may be an opportunity to get a free step up in basis without incurring any additional tax.

• 529 Plan Distributions



- If you've incurred college costs in the current tax year, you must take a distribution from a **529 plan in the same tax year** for it to be considered Tax Free. Just be aware of the American Opportunity Tax Credit and the Lifetime Learning Credit so you don't lose out on those benefits by withdrawing too much from the 529 plan.

• Incur/Delay Expenses

- It might make sense to realize some capital expenses on business items if you had a good year and want to offset more taxable income for **2023**.

On the other hand, if you're expecting next year to be more prosperous, you may want to wait until January to make those expenditures a reality.



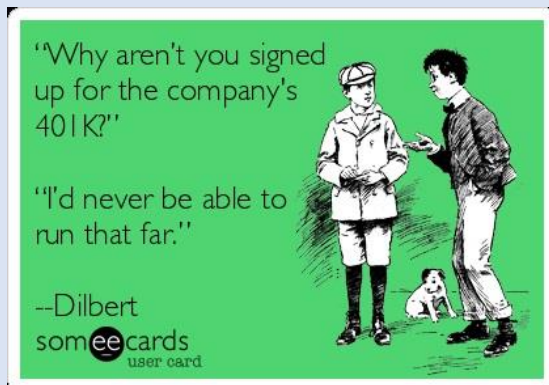
- **Delay Withdrawals until January**

- Depending on your situation, it might make more sense to **delay a taxable withdrawal** until next year.

Instead of pulling money out your IRA to buy that new car in December, before you retire, you might consider financing it and taking a distribution in January when your income and tax bracket drops?



- **Maximize Retirement Plans**



- Like many people you may not have paid close attention to your payroll deductions.

If you haven't maxed out your 401(k) or 403(b) and can contribute more, you can **increase your end of the year deductions** to help reduce your taxable income. Limits for **2023** are **\$19,500 plus \$6,500** for age 50 and over.

- **Set up a Retirement Plan (SEP, SIMPLE, Solo 401k, Etc.)**

- If you are a Small Business with no employees other than a spouse, you may be able to establish a **Solo 401(k)** and make both an elective deferral up to **\$22,500 (plus \$7,500** if you are age 50 or older) and also make a **Profit-Sharing Contribution** of up to 25% (*subject to self employed limits).



The max for 2023 is \$66,000 - tax deductible! That's huge!

• Estate Planning

- Is your ex-spouse still listed as the beneficiary of your life insurance? Or maybe you are afraid your kids will blow all of your hard-earned savings after you're gone. Estate planning addresses, not only **who** receives your assets, but **how** and **when** they receive them.

Also, proper planning can avoid the unnecessary and expensive costs of probate.

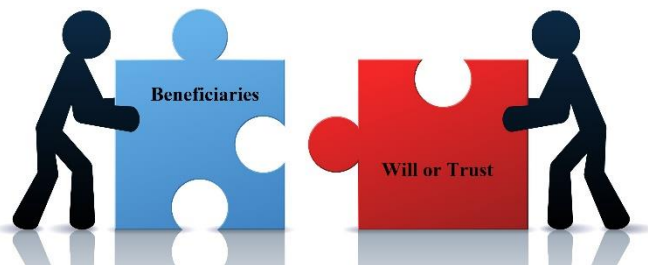


- To begin, we review how your current assets are titled to make sure they are compliant with your Will. For some assets, retitling them as a TOD (Transfer on Death) or (POD) Payable on Death will prevent beneficiaries from having to go through the probate process. We will help you register them correctly.



- If you have a Trust, is it "funded"? If your assets are not currently in the trust or the trust is not the beneficiary, that could present problems for your heirs and possibly circumvent the wishes of the trust all together!
- We will review the Beneficiary of your Retirement Accounts, Annuities, Life Insurance, etc. to make sure they are correct and current.

- We work with your attorney to make sure your assets are working in coordination with your estate planning documents.



• Asset Allocation



- Just because you're Retired doesn't mean you should have all your money in CD's.

By the same token, if you're still young and working, that doesn't necessarily mean you should have all your money in the stock market either.



Every individual has their own appetite for risk. By determining yours, we can create an asset allocation model, consistent with your risk tolerance.



We rank your preferences on a scale of 1 to 100 to determine your comfort for risk. If given a choice to fly from here to Hawaii, are you comfortable going through an impending storm? You will probably arrive safely, but the ride may be pretty turbulent and scary at times.

- Or would you prefer a smoother flight? It may take longer to get there.



- As part of the financial planning process we compare your current investments to how much risk you are exposed to...

Worksheet Detail - Allocation Comparison

Scenario : Balanced II

These charts compare your Current Portfolio with the Composite Portfolio you selected and show changes associated with investment strategies (if applicable) and allocation changes you should consider.

Current Portfolio



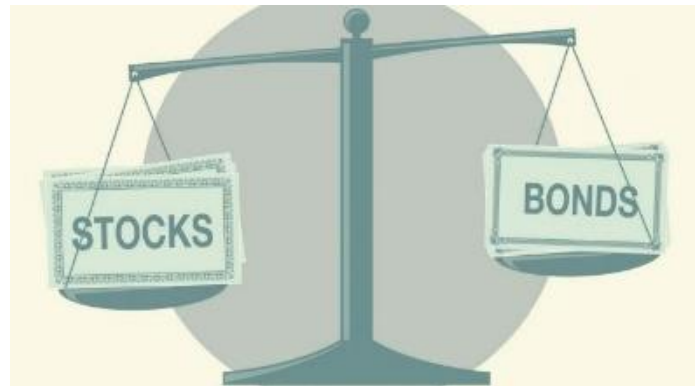
Historical Returns (1990 to 2018)		
7.39%	Total Return	6.47%
2.37%	Base Inflation Rate	2.37%
5.02%	Real Return	4.10%
-22.52%	Worst One-Year Loss (or Lowest Gain)	-15.37%
10.68%	Standard Deviation	8.22%
Bear Market Returns		
-29%	Great Recession	-20%
8%	Bond Bear Market	4%

Composite Portfolio
Balanced II



• Rebalancing

- Over time, the asset allocation of your investments drift. Some investments perform better than others, overweighting the portfolio. By rebalancing, we eliminate any emotional decisions, by reducing assets that have overperformed and reallocating to assets that have underperformed.



Total Returns by Asset Class Rankings														10-Years 2005-'14 Annualized	January- June 2015
REITs 30.4%	MSCI EmMkts 33.6%	REITs 34.0%	MSCI EmMkts 39.2%	Barclays Agg Bond 5.2%	MSCI EmMkts 78.0%	Gold 29.3%	Gold 9.6%	REITs 19.7%	Russell 2000 38.6%	REITs 27.2%	Gold 10.0%	MSCI EAFE 7.9%			
MSCI EmMkts 25.5%	Gold 17.8%	MSCI EmMkts 32.1%	Gold 30.5%	Gold 4.9%	S&P 400 36.9%	REITs 400 27.6%	Barclays Agg Bond 7.8%	MSCI EmMkts 18.3%	S&P 400 33.2%	S&P 500 13.5%	S&P 400 9.6%	Russell 2000 4.8%			
MSCI EAFE 20.5%	B'berg Commod 17.5%	MSCI EAFE 26.8%	MSCI EAFE 11.8%	Russell 2000 -33.6%	MSCI EAFE 31.7%	Russell 2000 26.6%	REITs 7.3%	S&P 400 17.7%	S&P 500 32.0%	S&P 400 9.7%	MSCI EmMkts 8.8%	S&P 400 4.2%			
Russell 2000 18.1%	MSCI EAFE 14.0%	Gold 22.5%	B'berg Commod 11.1%	S&P 400 -35.9%	REITs 27.8%	S&P 400 26.4%	Mkt Neut HF's 4.5%	MSCI EAFE 17.7%	MSCI EAFE 23.1%	Barclays Agg Bond 6.0%	Russell 2000 7.7%	MSCI EmMkts 3.1%			
S&P 400 16.3%	S&P 400 12.5%	Russell 2000 18.2%	Mkt Neut HF's 9.3%	S&P 500 -36.6%	Russell 2000 26.7%	MSCI EmMkts 18.9%	S&P 500 2.1%	Russell 2000 16.3%	Mkt Neut HF's 9.3%	Russell 2000 4.8%	S&P 500 7.6%	S&P 500 1.2%			
S&P 500 10.7%	REITs 8.3%	S&P 500 15.6%	S&P 400 6.0%	B'berg Commod -36.6%	S&P 500 25.9%	B'berg Commod 18.7%	S&P 400 -1.7%	REITs 15.9%	REITs 2.3%	Mkt Neut HF's -1.2%	REITs 7.3%	Gold 0.5%			
B'berg Commod 7.6%	Mkt Neut HF's 6.1%	Mkt Neut HF's 11.2%	Barclays Agg Bond 7.0%	REITs -37.8%	Gold 24.0%	S&P 500 14.8%	Russell 2000 -4.2%	Gold 6.6%	Barclays Agg Bond -2.0%	MSCI EmMkts -2.0%	MSCI EAFE 5.2%	Barclays Agg Bond -0.1%			

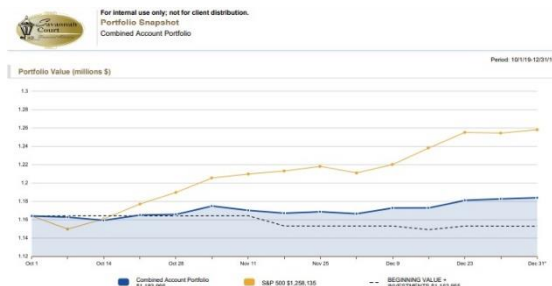
Many times, the best performer in one year is one of the worst performers the following year!

- We will address and compare your asset allocation annually and process rebalancing strategies to realign your assets with your Risk Tolerance.

• Quarterly performance reviews

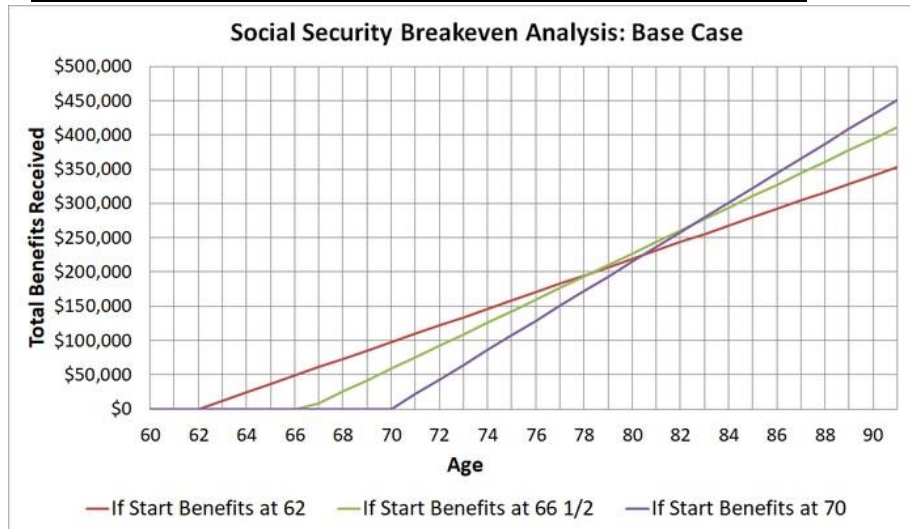
Quarterly performance reviews keep you informed, organized and on track.

- During Quarterly meetings we compile your investment performance, asset allocation comparisons and a copy of your statements in an organized and professional packet.



• Strategies to Optimize Social Security Benefits

- Whether it's starting your benefits as early as possible, or delaying them to achieve a higher lifetime payment, **we compare different claiming strategies to determine the highest lifetime payout.**



- Logging into www.SSA.gov will help you understand your benefits and review social security comparisons to determine the **highest possible payout over your life expectancy.**

• Important Food for Thought

First, I want to **sincerely thank you** for taking the time to read this!

Many retirees try to go it alone, believing investment management is a do it yourself undertaking- some may win, some may lose. Good planning is not just about investing though, as you can see. Having your own professional guide walk with you, on this journey into retirement, can be reassuring. Someone that will watch out for you, so you don't make any mistakes or miss any opportunities.

I've found, when it comes to good planning, our biggest obstacle is ourselves, believing we know everything we need to know. But the truth is....

We Don't Know What We Don't Know.

Our firm is here to be that guide. If we can answer any questions, we look forward to the opportunity to walk with you and help you achieve your BEST financial future possible.

What's Important to ME?

- How much do I need to have for Retirement?
- Are my Investments too *Risky*?
- Can I actually Retire and not outlive my savings?
- Will my Wife/Husband be OK if I'm not around?
- What would happen if I become sick?
- Is my Estate in order?
- Are there ways to minimize my Tax Burden?
- What Happens to my Business if something happens to me?
- What if I get sued? Could I lose everything?
- What are my options for Health Insurance in Retirement?
- How can I get my debts under control?
- When should I start Social Security?

List of documents to bring to the meeting

- Mortgage Statement
 - Breakdown of Principle, Interest and Escrow
- Most recent Tax Return
 - Business Return (*if applicable*) 1120, 1120S or Schedule C
 - Personal 1040
- Investment Statements
 - 401k
 - 403b
 - IRA
 - Roth IRA
 - Brokerage
 - Annuities
 - CD's
 - Savings
- Completed Budget Sheet
 - See below
- Recent Paystub from Work
- Insurance Statements
 - Life
 - Disability
 - Long Term Care
 - Group Benefits from work

Income

Category	Monthly Budget	
	Current	Alternative 1 / Retirement
Employment	\$	\$
Other:	\$	\$
Other:	\$	\$
Other:	\$	\$
Other:	\$	\$

Personal and Family Expenses

Category	Monthly Budget	
	Current	Alternative 1 / Retirement
Alimony	\$	\$
Bank Charges	\$	\$
Books/Magazines	\$	\$
Business Expense	\$	\$
Care of Parent/Other	\$	\$
Cash — Miscellaneous	\$	\$
Cell Phone	\$	\$
Charitable Donations	\$	\$
Child Activities	\$	\$
Child Allowance/Expense	\$	\$
Child Care	\$	\$
Child Support	\$	\$
Child Tutor	\$	\$
Clothing — Client	\$	\$
Clothing — Co-Client	\$	\$
Clothing — Children	\$	\$
Club Dues	\$	\$
Credit Card Debt	\$	\$
Dining	\$	\$

Personal and Family Expenses (continued)

Category	Monthly Budget	
	Current	Alternative 1 / Retirement
Entertainment	\$	\$
Gifts	\$	\$
Groceries	\$	\$
Health Care - Dental	\$	\$
Health Care - Medical	\$	\$
Health Care - Prescription	\$	\$
Hobbies	\$	\$
Household Items	\$	\$
Laundry/Dry Cleaning	\$	\$
Personal Care	\$	\$
Personal Loan Payment	\$	\$
Pet Care	\$	\$
Public Transportation	\$	\$
Recreation	\$	\$
Self Improvement	\$	\$
Student Loan	\$	\$
Vacation/Travel	\$	\$
Other:	\$	\$
	\$	\$

Insurance Expenses

Category	Monthly Budget	
	Current	Atl 1 / Retirement
Disability for Client	\$	\$
Disability for Co-Client	\$	\$
Life for Client	\$	\$
Life for Co-Client	\$	\$
Long-Term Care for Client	\$	\$
Long-Term Care for Co-Client	\$	\$
Medical for Client	\$	\$
Medical for Co-Client	\$	\$
Umbrella Liability	\$	\$
Other:	\$	\$

Taxes

Category	Monthly Budget	
	Current	Alternative 1 / Retirement
Client FICA	\$	\$
Client Medicare	\$	\$
Co-Client FICA	\$	\$
Co-Client Medicare	\$	\$
Federal Income	\$	\$
State Income	\$	\$
Local Income	\$	\$
Other	\$	\$

Home Expenses

Category	Monthly Budget	
	Current	Alternative 1 / Retirement
First Mortgage	\$	\$
Second Mortgage	\$	\$
Equity Line	\$	\$
Real Estate Tax	\$	\$
Rent	\$	\$
Homeowners Insurance	\$	\$
Association Fees	\$	\$
Electricity	\$	\$
Gas/Oil	\$	\$
Trash Pickup	\$	\$
Water/Sewer	\$	\$
Cable/HD TV	\$	\$
Internet	\$	\$
Telephone (landline)	\$	\$
Lawn Care	\$	\$
Maintenance - Major Repair	\$	\$
Maintenance - Regular	\$	\$
Furniture	\$	\$
Household Help	\$	\$
Other	\$	\$

Vehicle Expenses

Category	Monthly Budget	
	Current	Alternative 1 / Retirement
Loan Payment	\$	\$
Lease Payment	\$	\$
Insurance	\$	\$
Personal Property Tax	\$	\$
Fuel	\$	\$
Repairs/Maintenance	\$	\$
Parking/Tolls	\$	\$
Docking/Storage	\$	\$
Other	\$	\$

Vehicle Expenses

Category	Monthly Budget	
	Current	Alternative 1 / Retirement
Loan Payment	\$	\$
Lease Payment	\$	\$
Insurance	\$	\$
Personal Property Tax	\$	\$
Fuel	\$	\$
Repairs/Maintenance	\$	\$
Parking/Tolls	\$	\$
Docking/Storage	\$	\$
Other	\$	\$

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