BARNUM FINANCIAL GROUP
THE HARBOR OAK TEAM

Financial Snapshot Meeting Agenda

Client: Date:

Introduction

- Recap of process
- Has anything changed since the last time we met?
- What would you like to get out of today's meeting?

Key financial pillars

- How, if at all, does the order of your investment gains and losses impact your portfolio during your accumulation phase? How do withdrawals impact portfolio longevity during your distribution phase?
- How do you optimize the tax efficiency of your portfolio? Tax-Deferred versus Taxable versus Tax Advantaged
- Enough about your asset allocation, what about your asset LOCATION!

Your situation

- Review your Financial Snapshot
    - Net Worth statement and 5-year cash flow projections
    - Putting it all together – Are you on track to meet your goals?
    - Is there a need for additional insurance; Life, Disability, Long-Term Care?

Your current investment strategy

- What is your risk tolerance? Does your current allocation align with it?
- Does your current strategy provide you the flexibility to retire in any tax environment?
- How does your current strategy change, if at all, in a rising interest rate environment? High inflationary environment? Bear market? Bull market etc.?

How we can work with you

- Menu of services
    - Should we work together? If so, in what capacity?
    - Next meeting and topics to cover