

Client's Critical Contacts Date _____

Client A	Client B
Name	Name
Date of Birth	Date of Birth
Address	Address
City	City
State/Zip	State/Zip
Phone: (office)	Phone: (Office)
(Mobile)	(Mobile)
(Home)	(Home)
Email:	Email:
Occupation:	Occupation:
Company/Employer:	Company/Employer:
Business Address:	Business Address:
How many years with this company?	How many years with this company?
Desired retirement age:	Desired retirement age:
Hobbies/Extracurricular activities/Volunteer activities:	Hobbies/Outside activities/Volunteer activities:
Private Clubs/Organizations	Private Club/Organizations

Children:

Name	DOB	State	Grandchildren

Other Professional Advisors

1. Who prepares your tax returns?	2. Who does your estate planning?
Name:	Name
Address:	Address
Phone:	Phone number
Email	Email
	When was your will last updated?
Can you enthusiastically endorse your tax advisor? (YES) (NO)	Can you enthusiastically endorse your estate planning attorney? (YES) (NO)

Enthusiastically Endorsed Providers

Use this sheet to keep track of your client's advisors.

Client's Name				
Service	Name/Phone #	EE*	E*	NE*
Attorney				
Tax				
Real Estate				
Estate Planning				
Divorce				
General				
CPA				
Physicians				
FP/Concierge service				
Cardiologist				
Endocrinologist				
Neurologist				
Pulmonologists				
ENT				
Pediatrician				
Other				
Real Estate Agent				
Commercial				
Residential				
Car Salesman				
Personal Trainer				
Massage Therapist				
Housekeeper				
Nanny				
Pet Sitter				
Veterinarian				
Home Sitter				
Electrician				
Plumber				
Computer Consultant/ Repair				
Home Repair				
Landscaper				
Country Club				
Personal Banker				
Wedding Planner/Party Planner				
Funeral Director				
Concierge Travel Service				
Limo Service				

Client Performance Review

1. Asset Allocation Overview - This can be a chart
 - a. Assets divided by type (cash, stocks, mutual funds, bonds, etc.)
 - b. Equities divided by style (International, small cap value, etc.)
 - c. Fixed income divided by style (short-term, long-term, fixed)
 - d. Account summary
 - e. Top holdings
2. Portfolio Cash Flows and Performance – YTD
3. Estimated Income Summary & Tax Summary
4. Risk vs. Return Analysis



Supernova Planning Tool

Investment Assets: Cash Flow Control:

- | | | |
|-----------------------|------------------------------------|-------------------------------|
| Central/asset Account | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Visa Signature | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Amex | <input type="checkbox"/> discussed | <input type="checkbox"/> done |

Notes:

Stocks/Equities: *Insert your own categories here*

- | | | |
|--------------------|------------------------------------|-------------------------------|
| Bonds/Fixed Income | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Municipal Bonds | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Treasuries | <input type="checkbox"/> discussed | <input type="checkbox"/> done |

Asset Allocation:

- | | | |
|---------------------------|------------------------------------|-------------------------------|
| Reviewed Asset Allocation | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Portfolio re-balanced | <input type="checkbox"/> discussed | <input type="checkbox"/> done |

Notes:

Retirement:

IRA's

- | | | |
|------------------------|------------------------------------|-------------------------------|
| Client #1 Contribution | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Client #2 Contribution | <input type="checkbox"/> discussed | <input type="checkbox"/> done |

401(k)'s

- | | | |
|----------------------------|------------------------------------|-------------------------------|
| Client #1 Contribution | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Client#1 Portfolio review | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Client #2 Contribution | <input type="checkbox"/> discussed | <input type="checkbox"/> done |
| Client #2 Portfolio review | <input type="checkbox"/> discussed | <input type="checkbox"/> done |

Notes:

Liability Management:

- Mortgage
- Home Equity
- Commercial Loan
- Consumer Debt

Client rate: Our rate: discussed done

Tax Planning:

Tax reduction strategies:

Client tax rate _____%

Tax equivalent yield _____=_____

Year end tax wash selling discussed done

Notes:

Education Planning:

Education planning strategies

UBMA/UTMA accounts discussed done

529 account funding discussed done

Notes:

Survivor Planning:

Life Insurance established

Client #1 Insured vs. Needs discussed done

Client #2 Insured vs. Needs discussed done

Notes:

Income & Asset Protection:

Income Protection:

Client #1 Disability Insurance discussed done

Client #2 Disability Insurance discussed done

Asset Protection:

Long Term Care Insurance discussed done

Personal Excess Liability Insurance discussed done

Home Owners Insurance discussed done

Prenuptial agreement discussed done

Notes:

Estate Planning:

Wills updated & reviewed discussed done

Living Trust established discussed done

Beneficiaries reviewed discussed done

Transfer on Death discussed done

Living Will discussed done

Providing for each other

Appoint guardian for children discussed done

Durable POA appointed discussed done

Health Care Provider appointed discussed done

Business buy-sell agreement discussed done

Wealth Replacement

Wealth Replacement Trust discussed done

Wealth Replacement Insurance discussed done

Other Family Responsibilities

Children discussed done

Parents discussed done

Grandparents discussed done

Notes:

Topic of the Month (Taken from the 24 month Calendar)

January – Full Year Outlook

THIS IS A SAMPLE:

The Dow is down (9%) for the year and (14%) from its 2015 highs, with the S & P bearing out similar numbers. Let me share a few high level reasons as to what is driving equity prices lower:

1. We have seen the sharpest and most abrupt decline in oil in history.
2. As such credit markets have tightened up unilaterally making recession risk appear greater than had been expected in the US and overall slowing growth on a Global banks
3. China continues to report softening economic data and since August, the yuan has declined by 5%
4. Q4 earnings will be delivered over the next several weeks and expectations is they are down (3-4%) year over year, including the impact of energy companies.

At the street level, as selling begets selling, we start to see margin pressure lead to more liquidations. Now the question, what can be a catalyst to reverse this near-term trend and start to begin the healing process for the markets. Several of these potential stabilizing events are:

1. Central Banks acknowledge that the conditions have changed. The Fed, Bank of Japan and ECB can each, in their own way, let the markets know that they are aware and concerned about the global and domestic growth picture, and their head isn't in the sand.
2. China stabilizes their currency, which is already beginning to happen.
3. Q4 earnings come in decent and companies accelerate buybacks (which are paused this time of the year). Do note that ex-energy, S & P earnings should grow 6% +/- in 2015.

Planning For Retirement: Cash Flow Analysis

Income	Before Taxes	After Taxes	Expenses	Est. Amount
Salary			Mortgage	
Dividends			Utilities	
Real Estate			Taxes	
Stock			Groceries/dining out/entertaining	
Annuities			Clothing	
Trusts			Pet care	
Other			Hobbies	
			Gifts	
			Club/association dues	
			Charitable pledges/commitments	
			Medical insurance/medical expenses	
			Other insurance	
			Home/auto maintenance	
			Generational needs	
			Travel/vacation home	
			Recreational Needs	
			Spousal/ support	
			SEPT/IRA contribution	
			Building Wealth Contribution	
TOTALS				



Client Agenda Template

(Name Of Client) Agenda for (Month): (Update) or (Review)

1. (Name of Client)'s questions and comments
2. Client's personal update

In a Non-review month:

3. Monthly Topic
4. Follow up on last's months topic

In A Review Month:

5. Review goals and track items based on the implementation document
 - a. Short-term goals
 - b. Long-term goals
6. Review portfolio performance and recommendations
7. Evaluation of service

