

# The REAL LIFE Approach®

Designing Your One Life, Your Way

## Planning Service Chart

Category	Item	Financial Checkup	Wealth Accumulation Program	Wealth Income Program	Wealth Distribution Program	iCARE Wealth Management Process
<b>Vision</b>	DataPoints®—Financial Perspectives, Klontz Money Scripts		✓	✓	✓	✓
	Goals Setting - Vision Quadrant		✓	✓	✓	✓
<b>Income Protection</b>	General Projections - Life, Disability, Critical Illness	✓	✓	✓	✓	✓
	Review of Personally Owned Insurance Policies		✓	✓	✓	✓
	Identify Coverage Provided Through Employer and Association Group Plans		✓	✓		✓
	Analysis of needs on Death, Disability, Critical Illness		✓	✓		✓
	Strategy to Maintain Financial Lifestyle on Death, Disability, Critical Illness		✓	✓		✓
				✓	✓	
<b>Cash Management</b>	Net Worth Statement Identifying Your Overall Financial Situation		✓	✓	✓	✓
	Cash Flow Statement		✓	✓		✓
	Emergency Funds and Liquidity Requirements	✓	✓	✓		✓
	Development of Cash Flow Spending Plan (CacheFlow®)		✓	✓		✓
	Debt Restructuring and Elimination Strategy		✓	✓		✓
				✓	✓	✓
<b>Asset Accumulation</b>	Review of Investment Philosophy and Investment Objectives		✓	✓	✓	✓
	Identify Risk Profile (Datapoints RTQ®)	✓	✓	✓	✓	✓
	Development of an Investment Policy Statement and Target Allocations		✓	✓	✓	✓
	Identify Tax Ramifications and Fees in the Event of Repositioning		✓	✓	✓	✓
	Assistance in Implementation of an Investment Policy Statement		✓	✓	✓	✓
				✓	✓	✓
<b>Retirement Income</b>	Retirement Analysis Identifying Current Situation	✓	✓	✓	✓	✓
	Review of Expected Benefits from a Defined Benefits Plan			✓		✓
	Review of Allocation and Expected Benefits from other Company Plans			✓		✓
	Review of Government Benefit Plans			✓		✓
	Strategy to Achieve Retirement Objectives			✓		✓
	Tax Projections & Strategy to Minimize Taxes Today and in the Future			✓	✓	✓
<b>Estate Distribution</b>	Estate Analysis, Beneficiary Identification and Titling				✓	✓
	Will and Power of Attorney Review				✓	✓
	Analysis of Needs on Second Death				✓	✓
	Review Contingencies in the Event of a Long Term Care Need				✓	✓
	Strategy to Achieve Charitable/Gifting Goals				✓	✓
				✓	✓	✓
<b>Organization</b>	Legacy Inventory Service Toolkit (LIST)		✓	✓	✓	✓
	RLA Client Portal	✓	✓	✓	✓	✓
	E-Stateplanner®		✓	✓	✓	✓
<b>Education Planning</b>	Educational Funding Needs Analysis		✓			✓
	Strategy to Achieve Educational Funding Objectives		✓			✓

Financial Checkup / SOS	WAP / WIP / WDP	iCARE WMP
<p>A <b>Financial Checkup</b> or <b>Second Opinion Service</b> is ideal for those seeking an evaluation of your finances, without committing to a continuous financial planning engagement.</p> <ul style="list-style-type: none"> <li>• 1-2 Startup Meetings</li> <li>• 1 Annual Follow-up meeting</li> <li>• Workshop Attendance, E-newsletter</li> <li>• No Product Implementation</li> </ul> <p>* The <b>Financial Checkup+</b> offers everything above as well as yearly reviews and implementation of your investment portfolio management.</p>	<p>Most suitable for those seeking ongoing financial planning advice designed to the life stage you are in.</p> <p>The <b>Wealth Accumulation Program</b> is typically suited for those aged 25-50.</p> <p>The <b>Wealth Income Replacement Program</b> commonly focuses on those between 50-75.</p> <p>The <b>Wealth Distribution Program</b> generally suits those 75+.</p> <ul style="list-style-type: none"> <li>• 2-3 Startup Meetings</li> <li>• 2 Review Meetings per year</li> <li>• Phone and Email (2 business days)</li> <li>• Workshop Attendance, E-newsletter</li> <li>• Product Implementation (Optional)</li> </ul>	<p>The <b>iCARE Wealth Management Process</b> is best suited for high-net-worth individuals or those who have complex financial planning needs who want a thorough assessment and strategic management of their finances, including budgeting, investments, retirement and estate planning, as well as risk management.</p> <ul style="list-style-type: none"> <li>• 3-4 Startup Meetings</li> <li>• 2-4 Review Meetings per year</li> <li>• Phone and Email (1 business day)</li> <li>• Workshop Attendance, E-newsletter</li> <li>• Product Implementation</li> </ul>