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
Vision	DataPoints®—Financial Perspectives, Klontz Money Scripts		✓	✓	✓	✓
	Goals Setting - Vision Quadrant		✓	✓	✓	✓
Income Protection	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		✓	✓		✓
Cash Management	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		✓	✓		✓
Asset Accumulation	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		✓	✓	✓	✓
Retirement Income	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			✓	✓	✓
Estate Distribution	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				✓	✓
Organization	Legacy Inventory Service Toolkit (LIST)		✓	✓	✓	✓
	RLA Client Portal	✓	✓	✓	✓	✓
	E-Stateplanner®				✓	✓
Education Planning	Educational Funding Needs Analysis		✓			✓
	Strategy to Achieve Educational Funding Objectives		✓			✓

Financial Checkup / SOS

A **Financial Checkup** or **Second Opinion Service** is ideal for those seeking an evaluation of your finances, without committing to a continuous financial planning engagement.

- 1-2 Startup Meetings, 1 Annual Follow-up meeting
- Workshop Attendance, E-newsletter
- No Product Implementation

WAP / WIP / WDP

Most suitable for those seeking ongoing financial planning advice designed to the life stage you are in.

The **Wealth Accumulation Program** is typically suited for those aged 25-50.

The **Wealth Income Replacement Program** commonly focuses on those between 50-75.

The **Wealth Distribution Program** generally suits those 75+.

- 2-3 Startup Meetings, 2 Review Meetings per year
- Phone and Email (2 business days)
- Workshop Attendance, E-newsletter

iCARE WMP

The **iCARE Wealth Management Process** 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.

- 3-4 Startup Meetings, 2-4 Review Meetings per year
- Phone and Email (1 business day)
- Workshop Attendance, E-newsletter

**** Implementation of the above strategies relevant to your financial plan can be discussed independently of the above service levels***