StarterKit

Next Steps

1

Complete *The Serious Money Confidence Scorecard™*

Please complete one ScoreCard for each person

2

A. Complete *The Family Story Inventory™*
B. Collect account documents requested in Section 2B

3

Review *The Serious Money Price and Policy Guide™*

4

Call Deanna Nowadnick at The Planner's Edge® (206-232-4500 or 800-735-7302) to schedule your two consultation dates and times. Deanna is also available for questions regarding the program and paperwork.

5

Meet with Jeff, using directions provided and bringing

- √ ScoreCard(s)
- √ Inventory and Account Documents
- √ Initial payment of one-half of the fee: $750

1A The Serious Money Confidence ScoreCard™

from The Planner's Edge®

Name:______________________________________

Date:______________________________________

Please rate your reactions to each pair of phrases on the scale from 1 to 10. Your answers will provide useful information about the level of your confidence going forward. There are no right or wrong answers—just the truth. And, progress begins with telling the truth about your own particular circumstances.

	1	2	3	4	5	6	7	8	9	10	
We feel confused, worried, and stressed.											We feel knowledgeable, confident, and have peace-of-mind.
Our acounts are scattered and disorganized.											Our accounts are organized and aligned.
Our investment risks may not be appropriate.											We are taking appropriate investment risks.
We're not sure we know what we're doing.											We are practicing sound investment habits and behaviors.
We have a faint or non-existent picture of our future.											We have a clear and powerful vision of our future.
We have low expectations of our financial future.											We have a strategy for creating a bigger financial future.
We're not sure we're on track.											We know the track and we're on it.
We're doing it ourselves.											We have a team of experts who care about us.
We are not prepared for unforeseen circumstances.											We have contingency plans in place.
We don't know whether we need or want help.											We are getting help from a trusted relationship.
ADD COLUMNS											**YOUR SCORE:**

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1B The Serious Money Vision Question™

If you and I were to meet one year from today, what has to have happened over that period for you to feel that you were protecting and growing your assets, developing a bigger future, and making better decisions about your future opportunities?

My Assets:

- ______________________________
- ______________________________
- ______________________________
- ______________________________
- ______________________________

My Future:

- ______________________________
- ______________________________
- ______________________________
- ______________________________
- ______________________________

My Decisions:

- ______________________________
- ______________________________
- ______________________________
- ______________________________
- ______________________________

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The Family Story Inventory™

from The Planner's Edge®

√ Who's Who?

Client____________________Date of Birth __/__/__ Social Security Number______________

Spouse___________________Date of Birth __/__/__Social Security Number______________

Child #1__________________Date of Birth __/__/__Social Security Number______________

Child #2__________________Date of Birth __/__/__Social Security Number______________

Child #3__________________Date of Birth __/__/__Social Security Number______________

Child #4__________________Date of Birth __/__/__Social Security Number______________

√ What's What?

Please estimate

Assets

Cash, CDs, Money Market Funds $____________________

Stocks, Bonds, Mutual Funds, Annuities $____________________

IRAs, 401Ks, 403Bs/TSAs, Roth IRAs, SIMPLE IRAs $____________________

Residence (estimated market value) $____________________

Real Estate (e.g. vacation, investment) $____________________

Liabilities

Mortgage Balance #1 $____________________

Rate:_________% Monthly Payment: $__________ Term Remaining:___________yrs

Mortgage Balance #2 $____________________

Rate:_________% Monthly Payment: $__________ Term Remaining:___________yrs

Credit Card Balance (approximate total) $____________________

Other Loan Balances (e.g. car, student) $____________________

Income per Month: **$____________________** **Please circle:** **Before Taxes**

Expenses per Month: **$____________________** **After Taxes**

√ What's Worked?

Please describe the parts of your financial life that have worked?

____

____

____

√ What Hasn't?

Please describe the parts of your financial life that haven't worked?

____

____

____

√ Why Now?

Your reason(s) for seeking the help of a professional financial planner now:

____

____

____

√ What's Needed?

Original documents will be copied where appropriate and returned promptly.

☐ **EMPLOYMENT:** ***Please provide most recent paystub and the following information:***
- ☐ **Client:** Employer______________ Income/Salary:__________ Years Employed:________
- ☐ **Spouse:** Employer______________ Income/Salary:__________ Years Employed:________

☐ **ACCOUNTS:** ***Please provide most recent statements:***
- ☐ Bank Accounts
- ☐ Mutual Fund Accounts
- ☐ Brokerage Accounts
- ☐ Employer Retirement Plans (e.g., 401Ks, Profit Sharing, Pension)
- ☐ Personal Retirement Plans (e.g., IRAs, 403Bs/TSAs)

☐ **INSURANCE:** ***Please provide original contracts and most recent statements:***
- ☐ Annuities (Fixed and Variable)
- ☐ Life Insurance (Whole Life, Term, Universal, and Variable Universal)
- ☐ Disability
- ☐ Long-Term Care

3 The Serious Money Program™
Price and Policy Guide

The pricing system for **The Serious Money Approach**® has two components.

Serious Money Financial Planning Services: $1500

The goal of our financial planning services is to help you create a Platform of Confidence™ that provides clarity about your financial future and confidence about your ability to identify and overcome obstacles on the path to your financial future. We employ a step-by-step process that includes:

The Serious Money Starter Kit™, where we help you organize the pieces of your financial life into a format that we call your Family Story;
The Serious Money Vision Map™, where we help you transform your Family Story into a clear and powerful picture of your future;
The Serious Money Conversations™, where we help you identify possible dangers to avoid, possible opportunities to capture, and possible strengths to optimize; and
The Serious Gameplan™, where we help you identify the obstacles to your goals, develop a plan to overcome the obstacles, and design a path for implementing the plan.

This financial planning process typically involves 2 or 3 meetings, but may require fewer or more meetings to be considered complete. You will be under no obligation to continue with any additional services at the completion of this service. One-half ($750) of the fee is due at the initial meeting and the balance will be due upon the satisfactory completion of the services.
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Serious Money Continuing Services: $ Variable

The goal of our annual Platform of Confidence ™ is to help you maintain your Confidence throughout the year. Our menu of continuing services provides a Serious Money Team ™ dedicated to (1) helping you achieve your goals and objectives, (2) helping you think correctly about the various problems, dangers, and opportunities that you may encounter over the years; and (3) providing clarity about your financial future and confidence about your ability to identify and overcome obstacles along the way.

The continuing Platform of Confidence™ includes the following customized financial planning and portfolio management service categories:

Serious Money Conversations™—*for focusing on your life.* Conversation topics may include your clarity, your confidence, your progress, some of your dangers, and some of your opportunities.

Serious Money Thinking Systems™—*for thinking about your dangers and opportunities correctly.* Thinking systems employed may include Serious Money Career Lessons™, Serious Money Career Principles™, Serious Money Career Strategies™, Serious Money Thinking Tools™, and The Serious Money Vision Map™.

Serious Money Strategy Management™—*for keeping your strategies on track.* Management may include implementation, information, communication, documentation, and reporting.

Serious Money Portfolio Management™—*for managing your serious money seriously.* Management will strive to include 3 Principles, 3 Practices, 8 Big Mistakes to Avoid, Lifestyle Strategies, and Serious Money Managers.

Advisor may direct, in Advisor's sole discretion and without first consulting you, the investment and reinvestment of the assets in your account(s) (the "Account") in securities and cash or cash equivalents. The initial Account assets are those assets contained in an account with our name listed as Registered Investment Advisor o r those assets in attached account statements provided by you. Any management restrictions and mandates are memorialized with the initiation of an agreement and you should update them regularly. You agree to notify Advisor promptly of any significant change in the information provided by you, or any other significant change in you financial circumstances or investment objectives that might affect the manner in which your account should be managed. Advisor's authority under this Agreement will remain in effect until changed or terminated by you in writing.

Serious Money-in-Motion Management™—*for knowing where all of your money in our program is all of the time.* Management may include posting investment transactions, deposits and withdrawals, establishing and monitoring targets, and personalized reports.

Serious Money Paperwork Management™—*for adding to your convenience and Security.* Paperwork Management may include preparation, processing, follow up, scanning, and retention for the life of the client relationship.

The fee for continuing Platform of Confidence™ services variable and is based on the level of the assets in the portfolios for which you have asked us to provide help. The Planner's Edge® will receive no additional compensation other than as described in the following fee schedule :

1.50% of the first $100,000, plus
1.25% of the next $150,000, plus
1.00% of the next $250,000, plus
0.85% of the next $500,000, plus
0.75% of the next $1,500,000, plus
0.65% of the next $2,500,000, plus
0.55% of the next $5,000,000, plus
0.45% of the next $15,000,000, plus
0.30% of the next $25,000,000, plus
0.20% of amounts above $50,000,000.

5

The Planner's Edge®

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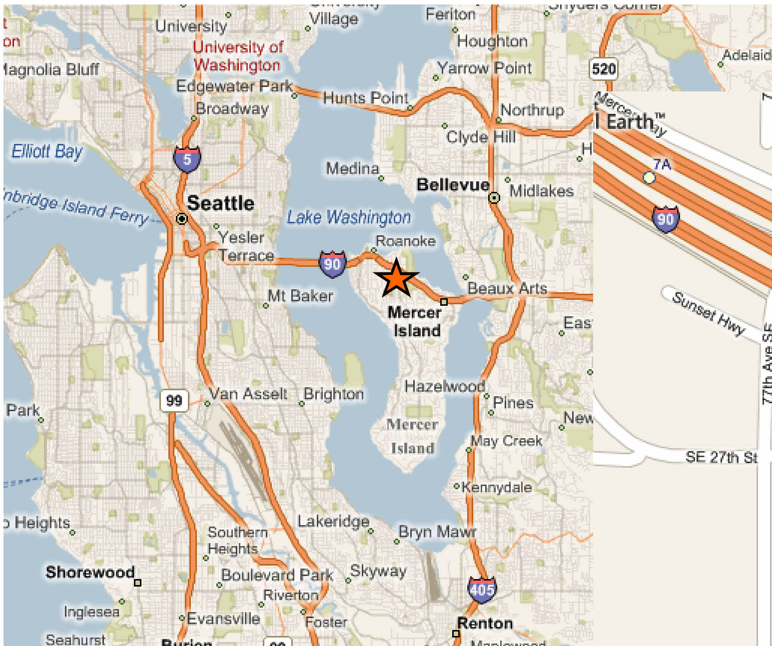

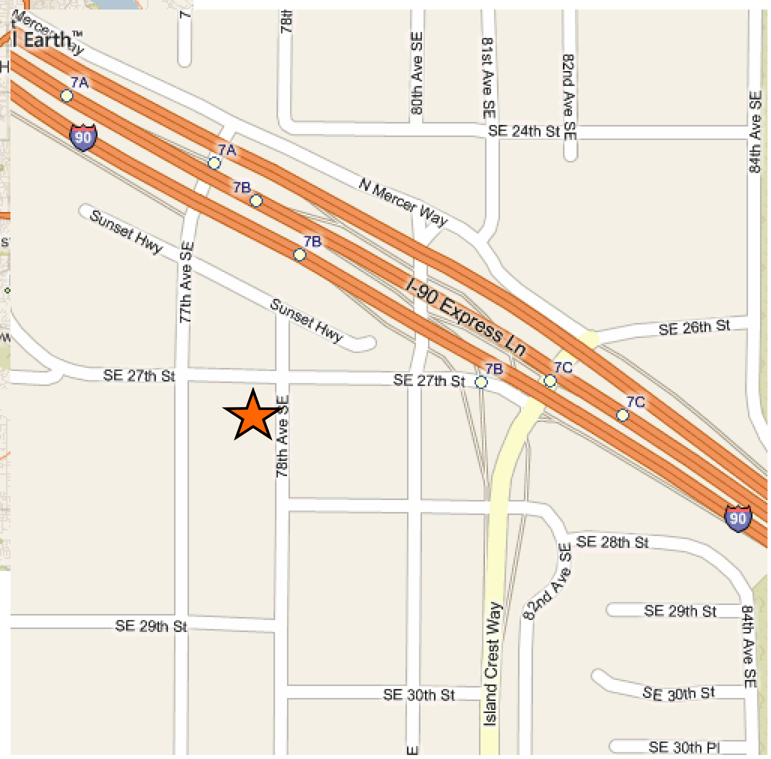

<u>Traveling east across the I-90 bridge</u>
<u>*(from Seattle)*</u>:

Take Exit 7A (77th Avenue SE)
Turn right at the end of the off-ramp onto 77th Avenue SE
Continue through the first stop sign (at SE 27th Street)
<u>to the US Bank Building, second building on your left</u>

<u>Traveling west on I-90</u>
<u>*(from I-405)*</u>:

Take Exit 7 (Island Crest Way)
Continue through two stoplights
(at the end of the off-ramp and at 80th Avenue SE)
Take next left onto 77th Avenue SE
Continue through the first stop sign (at SE 27th Street)
<u>to the US Bank Building, second building on your left</u>

Our building has an entrance at the back and also at the front. You will be parking at the back of the building and then walking to the front of the building (on 78th Street). Our office is Suite 103 to the right of the bank entrance when you enter the lobby.

12/1/2007