PERSONAL OBJECTIVES GUIDE

*Please indicate the relative importance of each of the following personal objectives to you **and** your spouse.*

	You			Spouse		
Objective:	**Very**	**Somewhat**	**Not**	**Very**	**Somewhat**	**Not**
Cash Management:						
Determine net worth	☐	☐	☐	☐	☐	☐
Track your current income/expenses	☐	☐	☐	☐	☐	☐
Save regularly	☐	☐	☐	☐	☐	☐
Improve present standard of living	☐	☐	☐	☐	☐	☐
Organize financial records	☐	☐	☐	☐	☐	☐
Create a cash reserve	☐	☐	☐	☐	☐	☐
Manage debt	☐	☐	☐	☐	☐	☐
Should I refinance?	☐	☐	☐	☐	☐	☐
Provide for children's education	☐	☐	☐	☐	☐	☐
Buy a new automobile	☐	☐	☐	☐	☐	☐
Minimize the burden of health care costs	☐	☐	☐	☐	☐	☐
Risk Planning:						
Provide for dependents in the case of death	☐	☐	☐	☐	☐	☐
Replace earning power if disabled	☐	☐	☐	☐	☐	☐
Provide for potential long-term care costs	☐	☐	☐	☐	☐	☐
Support of parents or parent-in-laws	☐	☐	☐	☐	☐	☐
Protect your ability to meet accumulation goals	☐	☐	☐	☐	☐	☐
Protect assets from potential creditors	☐	☐	☐	☐	☐	☐
Investment Planning:						
Develop or revise your investment strategy	☐	☐	☐	☐	☐	☐
Buy a house or vacation home	☐	☐	☐	☐	☐	☐
Buy a business or income property	☐	☐	☐	☐	☐	☐
Review your investment portfolio	☐	☐	☐	☐	☐	☐
Reduce investment risk	☐	☐	☐	☐	☐	☐
Analyze company stock options	☐	☐	☐	☐	☐	☐
Generate a tax-free income	☐	☐	☐	☐	☐	☐
Increase rate of return	☐	☐	☐	☐	☐	☐
Invest for a comfortable retirement	☐	☐	☐	☐	☐	☐
Have your investments outpace inflation	☐	☐	☐	☐	☐	☐
Retirement Planning:						
Determine feasible retirement age	☐	☐	☐	☐	☐	☐
Determine feasible retirement income	☐	☐	☐	☐	☐	☐
Project impact of earlier or later retirement	☐	☐	☐	☐	☐	☐
Maintain an inflation-hedged retirement lifestyle	☐	☐	☐	☐	☐	☐

*Please indicate the relative importance of each of the following personal objectives to you **and** your spouse.*

Objective:	You			Spouse		
	Very	**Somewhat**	**Not**	**Very**	**Somewhat**	**Not**
Tax Planning:						
Minimize federal/state income taxes	☐	☐	☐	☐	☐	☐
Project federal/state income taxes	☐	☐	☐	☐	☐	☐
Review your present withholdings	☐	☐	☐	☐	☐	☐
Know your marginal tax bracket %	☐	☐	☐	☐	☐	☐
Know your effective tax bracket %	☐	☐	☐	☐	☐	☐
Determine impact of tax-free vs. taxable investments	☐	☐	☐	☐	☐	☐
Minimize tax on lump sum pension distributions	☐	☐	☐	☐	☐	☐
Estate Planning:						
Minimize estate tax and income taxes upon death	☐	☐	☐	☐	☐	☐
Retain control of your assets during your lifetime	☐	☐	☐	☐	☐	☐
Preserve some or all of your assets for your heirs	☐	☐	☐	☐	☐	☐
Avoid probate costs	☐	☐	☐	☐	☐	☐
Provide for your children equally	☐	☐	☐	☐	☐	☐
Transfer assets to a charity or third party	☐	☐	☐	☐	☐	☐
Ensure surviving spouse cannot disinherit heirs	☐	☐	☐	☐	☐	☐
Ensure correct titling of assets	☐	☐	☐	☐	☐	☐
Ensure correct titling of beneficiaries	☐	☐	☐	☐	☐	☐
Review of lifetime gifting strategies	☐	☐	☐	☐	☐	☐
Business Planning:						
Review business retirement plan	☐	☐	☐	☐	☐	☐
Transfer the business to your heirs	☐	☐	☐	☐	☐	☐
Transfer the business to a third party	☐	☐	☐	☐	☐	☐
Review current business entity	☐	☐	☐	☐	☐	☐
Review group fringe benefit programs	☐	☐	☐	☐	☐	☐
Other Objectives:						
_____	☐	☐	☐	☐	☐	☐
_____	☐	☐	☐	☐	☐	☐
_____	☐	☐	☐	☐	☐	☐
_____	☐	☐	☐	☐	☐	☐
_____	☐	☐	☐	☐	☐	☐