Meeting Itinerary

CLIENT: Investor, Joe Q. & Joan G. **DATE:** 3/31/15

LOCATION (IF NOT BEACON) ____________ **TELEPHONE** ☐

☐=COVERED IN MEETING

ASSET/LIABILITY/INVESTMENTS:

- Portfolio Review, Investment Discussion ✔
- IPS (Risk Profile, Asset Allocation) – Discuss Affirm, Change, etc. ✔
- Individual Investments – Discuss Beacon's "Watch-List" (if applicable) ☐
- Net Worth Statement (NWS) (circle one) DRAFT FINAL N/A ☐
- 1) NWS - update 2) Fixed Income outlook at historic low rates; discuss; ✔
- 3) US EE bonds Inventory; review maturity; 4) ____________ ✔

SOURCES AND USES OF FUNDS (CASH FLOW):

- Sources/Uses Projection – Discuss Client Projections upcoming period ✔
- Other: a) Personal Savings Policy: $XK/mo to Schwab continues; ✔

TAX (income, gift, estate, etc.):

- Income Tax Projection: Year(s) 20XX-20XX; get client input; JQI plans to work less in 20XX; ✔
- Income Tax Return Review: Year(s) 20XX US 1040 pending; ✔
- Income Tax Matters: 1) 20XX Charity; review plans ✔
- 2) SE tax higher 20XX v. 20XX; review Graph 3) Review Year End Tax Loss Harvesting options or N/A; ✔
- Other Tax Matters: Review Alternative Minimum Tax Calculation; ✔

RETIREMENT:

- FinGoalPlan, Spending Policy, etc. Cash Flow 20XX - review, compare w/FinGoalPlan assumptions ✔
- Retirement Plan Matters (e.g. RMD, etc.) JQI 20XX 401k deferral $XK pending; JQI X% of plan; ✔
- Other: 20XX NonDeductible IRA $X.XK each complete 1/18/XX; ✔
  Social Security apply strategy; discuss alternatives

EDUCATION (child(ren), grandchild(ren), etc.):

- 1) Sara Investor's last year at college; discuss funding pecking order via IRC 529 & 530 plans; ✔
- 2) ____________ ☐

INSURANCE/RISK MANAGEMENT (life, disability, LTC, P&C, etc.) :

- Life Insurance Capital Needs Analysis ☐
- Life Insurance Policy Review (illustrations, ledgers, etc.) ☐
- Disability Policy Needs and Review JQI decision to lapse two Disability Income policies; review; ✔
- Other: Joe and Joan Investor Life Insurance Trust 20XX $X.XMM policy; review updated in force illustration ✔
- Other: JQI and JGI options for Long Term Care Insurance ✔

BUSINESS/PRACTICE ISSUES (if applicable):

- 1) Office Lease JQI notes; review; 2) ____________ ✔

OTHER (e.g. Legal Documents Review, Family Gifting, etc.):

- 1) Investor Family Charitable Donor Advised Fund; review values, plans; ✔
- 2) Investor Family Foundation 20XX US 990-PF final year; IFF remains intact; TX Form 802 next due 20XX; ✔
- 3) Family gifting plans; review new 20XX annual exclusion limits and most recent 20XX US Gift 709 returns ✔