The Financial Survey©

A Professional Process to Overcome the Risks to Financial Success

Retirement Plans
401(k)'s
Cash
Receivables
Businesses
Real Estate
Investment Accounts

8 Risks You Must Overcome

External Risk

- Inflation
- Higher Taxes
- Rising Health Care Costs
- Investment Volatility
- Viability of Social Security

Internal Risk

- Lack of Trust
- Complacency with Status Quo
- Lack of a Strategic Plan

Income and Assets when you need them

- College Funding
- Major Purchases
- Weddings
- Second Home
- Retirement
- Estate Distribution Success

Designed to help you to work towards your goal of not running out of money during retirement

Getting started…

Before we begin - just a couple of quick questions.

1. What is important about money to you?

____

____

____

2. What are 3 things that concern you financially that you would like to talk about today?

   A. ______________________________________

   B. ______________________________________

   C. ______________________________________

Let me tell you who we are…

How We Work

Confidentiality

Topics we discuss today and in the future will be held in confidence.

Customized Strategies

After reviewing the specifics of your financial situation, we mutually determine which, if any, of our services might be appropriate for you.

Compensation

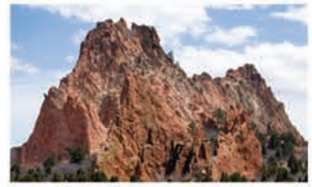
Our compensation is contingent upon the services our clients select.

- Fees*
- Commissions
- Recommendations/Introductions

*Fees may only be charged by registered representatives of Signator Investors, Inc. who are currently enrolled in the corporate registered investment advisor program. Registered Representative/ Securities offered through Signator Investors, Inc., Member FINRA, SIPC. Offering John Hancock Insurance Products.

225-20131213-168134





We use a 4 Step Approach

1 Consultation

- Discuss your concerns
- Establish goals and priorities

2 Analysis

- Organize data
- Prioritize your goals
- Cash Flow Analysis

3 Solutions

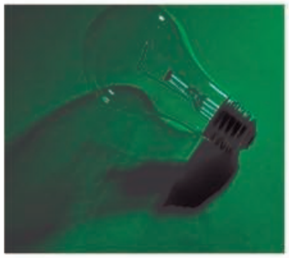
- Review analysis
- Select suitable recommendations
- Adopt a strategy

4 Monitor & Review

- Assess personal changes

What this means to you…

"Financial peace of mind"

8 Risks to Financial Success

- Higher Taxes
- Inflation
- Rising Cost of Health Care
- Investment Volatility
- Social Security Risk
- Lack of Trust
- Complacency with Status Quo
- Lack of a Strategic Plan

Are any of these concerns of yours?
Which ones?

THE FINANCIAL ADVANTAGE©

A unique **8 Step Approach** designed to help you overcome the 8 risks you have to financial success and a secure retirement.

1. We will take the time to listen and understand your goals and concerns.
2. We will help you analyze and understand the cash flow impact of your decisions.
3. We will fully disclose how we are compensated.
4. You will be given time to ask questions and to think about your options.
5. We will provide you with an open platform of insurance and investment products.
6. We will help you plan for financial emergencies.
7. We commit to providing you the same advice we would expect to be given.
8. State of the art investment and retirement tracking with your own personal website. (Where appropriate).

Personal Financial Survey

The questions will tell you more about the areas that we work with. Your answers will tell us both if there is an area we can help. (It will take about 9 minutes to complete).

Information

Date: ____________________
Name: ____________________
Marital Status: ____________________
Spouse Name: ____________________
Address: ____________________
____
Phone: ____________________
E-mail: ____________________
Date of Birth: ____________________
Spouse's Date of Birth: ____________________
Number of Children: ____________________
Children's Ages: ____________________

Occupation: ____________________
Employer: ____________________
Business Address: ____________________
____
Business Phone: ____________________
Business E-mail: ____________________
Spouse's Occupation: ____________________
Spouse's Employer: ____________________
Spouse's Business Address: ____________________
____
Spouse Business Phone: ____________________
Spouse E-mail: ____________________

Retirement Concerns

How concerned are you about:	**HIGH**	**LOW**
Knowing how much income, in today's dollars you will need upon retirement?	❑	❑
Knowing how much income your current plan will provide upon retirement?	❑	❑
Having a systematic program for savings and investments?	❑	❑
Accumulating retirement funds without paying current taxes on any growth?	❑	❑
Reducing current taxation on a portion of your retirement income?	❑	❑
Your savings and investments maintaining their buying power?	❑	❑

	YES	**NO**
Would you like to see a retirement cash flow analysis?	❑	❑
Does your company provide a retirement plan?	❑	❑
Does your spouse's company provide a retirement plan?	❑	❑
Are you satisfied with the amount of your current savings and investments?	❑	❑
Are you satisfied with your asset diversification?	❑	❑
Have you confirmed your Social Security earnings & benefits recently?	❑	❑

At what age would you like to retire? __________ Spouse? __________
In current dollars, what amount will you need monthly? __________ Spouse? __________

Accumulation Concerns

How concerned are you about:	HIGH	LOW
Providing funds for your children's college education?	❑	❑
Saving for a wedding?	❑	❑
Saving for a new or second home?	❑	❑
Saving for special vacation?	❑	❑
Saving for a special project or purchase?	❑	❑
Saving to buy a business or practice?	❑	❑
Saving the money you will need for your accumulation goals?	❑	❑

Anticipated Changes

Check all that are likely to occur in the next 12 months:

- ❑ Marriage
- ❑ Have a child
- ❑ Graduation
- ❑ Divorce
- ❑ Care for Dependent Parent
- ❑ Obtain a Loan
- ❑ Pay off a Loan
- ❑ Increase Savings
- ❑ Buy or Sell an Investment
- ❑ Inheritance
- ❑ Buy or Sell a Home
- ❑ Job Change or Promotion
- ❑ Bonus or Salary Increase
- ❑ Buy a Business or Practice
- ❑ Retirement

Household Income

- ❑ Under $50,000
- ❑ $50,000 to $75,0000
- ❑ $75,000 to $100,000
- ❑ $100,000 to $200,000
- ❑ $200,000 to $500,000
- ❑ $500,000 or more

Types of Assets or Insurance

- ❑ Home
- ❑ Second Home
- ❑ Other Real Estate
- ❑ Savings Accounts/CD's
- ❑ Money Market Accounts
- ❑ Stock/Bonds
- ❑ Mutual Funds
- ❑ Annuities
- ❑ IRA
- ❑ Term Insurance
- ❑ Business/Practice
- ❑ Permanent/Variable Life Insurance
- ❑ Retirement Plans
- ❑ Other

Assets and Liabilities

Assets

- ❑ Under $100,000
- ❑ $100,000 to $200,000
- ❑ $200,000 to $300,000
- ❑ $300,000 to $400,000
- ❑ $400,000 to $500,000
- ❑ $500,000 to $1,000,000
- ❑ Over $1,000,000

Liabilities

- ❑ Under $50,000
- ❑ $50,000 to $100,000
- ❑ $100,000 to $150,000
- ❑ $150,000 to $200,000
- ❑ $200,000 to $500,000
- ❑ Over $500,000

How Much of a Financial Risk Taker are You?

- ❑ Conservative
- ❑ Moderate Conservative
- ❑ Moderate
- ❑ Moderate Aggressive
- ❑ Aggressive

Income Protection Concerns

How concerned are you about:	**HIGH**	**LOW**
Paying off the mortgage and other debts in the event of death or disability?	❑	❑
Providing adequate income for your family in the event of death or disability?	❑	❑
The cost of long term care for yourself, your spouse, or your parents?	❑	❑

	YES	**NO**
Does your company provide group term life insurance?	❑	❑
Does your company provide survivor's benefits for your spouse?	❑	❑
Does your company provide a disability income program?	❑	❑
Would you like to review your current insurance coverage?	❑	❑

Wealth Preservation Concerns

How concerned are you about:	**HIGH**	**LOW**
Reducing estate taxes your heirs may have to pay?	❑	❑
Providing for the efficient transfer of assets to your heirs?	❑	❑
Managing an inheritance or potential inheritance?	❑	❑
Having an up-to-date will?	❑	❑

	YES	**NO**
Would you consider starting a gifting program to reduce the size of your estate?	❑	❑
Would you consider making charitable gifts?	❑	❑

Other Concerns

	YES	**NO**
Do you have written financial goals?	❑	❑
Have you implemented a plan for achieving your goals?	❑	❑
Do you have a current inventory of your major assets?	❑	❑
Do you have a current copy of your company's benefit program?	❑	❑
Would you like a review of existing financial arrangements?	❑	❑
Is it important to you to have access to a team of financial professionals?	❑	❑
Would you like a comprehensive financial analysis?	❑	❑
If not, is there one or several areas that you would like to focus on?	❑	❑

If yes, what are they? ________________________________

MICHIGAN
FINANCIAL COMPANIES

www.michiganfinancial.com

PLATINUM WEALTH SOLUTIONS OF TEXAS, LLC

www.platinumwealthsolutionsoftexas.com

PLATINUM WEALTH SOLUTIONS, LLC

www.platinumwealthsolutionsllc.com

Designed to help you to work towards your goal of not running out of money during retirement