

Money Professionals Group

What to expect at your initial consultation:

Thank you for your interest in our services. We are happy that you are joining the ranks of smart consumers who value hourly, fee-only financial planning and we look forward to working with you.

Planning for your financial future is extremely important, but we also respect that your time is valuable. Because of that, we want you to make the most of your initial consultation by helping you prepare and know what to expect.

Money Professionals Group offers four basic types services:

Retirement Roadmap is our most popular service where we will provide a detailed analysis of your cash flow, retirement needs, investments, insurance and other goals such as major purchases or education funding. We will prepare a series of detailed reports along with a written summary and action plan. We'll present our findings in a meeting where we will thoroughly discuss everything with you. Consumers who need a financial "road map" whether they are starting out, in the process of building wealth, or getting ready to spend their hard earned assets in retirement will find full planning to be the best choice for them. Some people may not need a full "road map", they may only need a "basic map". This may be provided through a smaller package such as a Portfolio Makeover.

Financial Checkup is a two hour session where we will tackle as many issues as we can but at a higher level and without the detailed analysis that full planning offers. We'll follow up our discussion with a one or two page summary of our conversation and an action plan. Real time planning is an appropriate choice for the budget minded or younger consumers who are starting out.

Limited Consultations: Some people just have a question or two and only need a quick answer. For them, a limited consultation may work just fine. We'll analyze your question and many times we can answer it on the spot. If necessary, we can do whatever research is needed and get back to you.

Ongoing Financial Planning with Investment Management is probably our most important program for those clients who seek a continuous relationship with a trusted advisor. It is especially helpful for those clients where all or a portion of their monthly income must be generated by a lump sum of money such as a 401k rollover at retirement.

Regardless of the service you choose, you are always welcome and encouraged to come back for follow up and review sessions.

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Where will we have our initial consultation?

For full planning engagements, such as the Retirement Roadmap initial consultations, we encourage you to meet with us in person. For your convenience we use executive suite locations near your home or work around central Florida. We accept weekday appointments from 8:30 AM to 4:00 PM. If this is not convenient, we can arrange for an evening teleconference. Financial Checkups and Limited Consultation consultations are held in person or by teleconference.

To make the most of your time and to be able to answer all of your questions, we ask that spouses and partners be present at or participate in the initial consultation.

How do we prepare for our initial consultation?

Our Confidential Questionnaire is attached to this document and it asks for basic financial information. **Please complete the questionnaire and bring it with you or send it to us prior to the meeting.**

In addition to us learning about you, we want you to learn about us. Information about how we operate, the types of services we offer, our background and qualifications can be found at our web site (www.moneyprofessionals.com) or we can provide it to you.

What can we expect at the initial consultation?

Expect the initial consultation to last about 30 minutes. By the time we meet, we should know each other pretty well. No advice will be given at the initial consultation. Instead, we will clean up any outstanding issues and questions and get to know each other a little better. We will provide you with a range of estimated costs and prepare a contract for you to sign. If we have not already done so, we will also give you a copy of our Privacy Policy and our ADV Parts A and B as required by law. We will also schedule our next meeting and request any additional information that we may need to complete the work you want us to do. Most people are prepared to move forward right away and we accept a deposit for the lesser of \$500 or one half of our lowest estimated cost. If you would like to see a sample agreement prior to our meeting, we can forward one to you.

What if we are not sure if we want to move forward?

It happens sometimes. We hope that most of your questions and concerns have been addressed prior to the meeting but, if you want to talk it over, you are, of course, under no obligation to engage our services. We do ask that you decide fairly quickly though because we want you to be fresh in our mind so we can do the best possible job for you.

Some consumers wish to interview several planners and that's okay with us. Consumers are often confused about who they should hire. We believe that after understanding how your planner is compensated and how much your services will cost, the decision should come down to

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three questions: 1) Can the planner and I effectively and freely communicate? 2) Do the planner and I trust each other? And finally 3) Is the planner qualified to perform the services I need?

We are interested in a Financial Checkup or a Limited Consultation

These types of engagements can be handled in one of two ways. Depending on the client's comfort level we can have a short 'Get Acquainted' session and move right into our session or we may schedule another session either in person or via teleconference at a later time.

When we conduct our Financial Checkup or Limited Consultation session, our fee will be due at the end of the meeting. The laws that regulate financial advisors like us require that we work with an agreement and we will provide that to you at the meeting along with other disclosure documents.

You mentioned fees

We have them and we don't want you to be surprised. We operate a professional services practice and we charge competitive fees. We believe that the hourly fee method is, by far, the most economical way of delivering financial advisory services. There are no minimums and because we are fee only, we accept no commissions or funds of any sort from the providers of the products we recommend. Here are some of the basics:

Financial Checkup Session / \$600

- A single, 2-hour meeting that focuses on one or two financial issues. A short summary of recommendations will be sent to you after the meeting.
- This is not a detailed financial review and will not result in an extensive financial plan. It is most appropriate for clients with fairly simple financial circumstances.
- Appropriate topics for discussion include 401(k) investment choices, college savings strategies, debt management and basic retirement forecasting.
- Email and telephone support for 15 days after the meeting.
- Ask for more details on the Financial Checkup.

Portfolio Makeover / \$1,200

- A review of your existing portfolio and asset allocation with written recommendations. Looks at ways to lower your current investment expenses and ensure your portfolio matches your investment time horizon and tolerance for risk.
- Includes 401(k) accounts or other retirement savings plans.
- Email and telephone support for 30 days after presentation to address questions and provide advice on plan implementation.

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Retirement Roadmap / \$2,000

- A detailed financial planning engagement intended for those taking a serious look at when they might retire or are already retired. Typically for those in their mid-40s to mid-60s.
- Includes written recommendations, retirement cash flow projections, portfolio review, asset allocation plan and proposed portfolio. Also includes basic review of estate planning and life, disability and long-term care insurance needs.
- Email and telephone support for 60 days after presentation to address questions and provide advice on plan implementation.

Customized Engagements / \$210 an hour

- We provide customized financial planning engagements for those with particularly unique or complex circumstances or just a few questions. Written estimate provided at complimentary, initial consultation.

Investment Management & Ongoing Financial Planning

- Money Professionals Group also offers investment management and ongoing financial planning to those clients who seek a continuing relationship with a trusted advisor. Fees for this service are based on the level of complexity and the expected time to complete the service. Contact us for more detail.

We accept a retainer for full planning services. The retainer is the lesser of 50% of our lowest estimated fee or \$500. The remaining fee is due at the presentation meeting.

Fees for Financial Checkups and Limited consultations are due when we meet.

Clients frequently request follow up services for a variety of reasons. Fees for follow up services are billed at our hourly rate (\$210) in six minute increments.

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Confidential Questionnaire Date of Completion: _____

Client Information

Client Name (1) _____	Client Name (2) _____
Home Address _____	Home Address _____
City, State, ZIP _____	City, State, ZIP _____
Home Phone () - _____	Home Phone () - _____
Work Phone () - _____	Work Phone () - _____
Mobile Phone () - _____	Mobile Phone () - _____
E-mail _____	E-mail _____
Date of Birth _____	Date of Birth _____
Primary Contact Person during business hours? _____	
Contact me/us by (circle one) E-mail or Phone	

Family Members (please list children and other dependants)

Name	Relationship	Date of Birth	Dependant	Resides (City & State)
_____	_____	/ /	Y N	_____
_____	_____	/ /	Y N	_____
_____	_____	/ /	Y N	_____
_____	_____	/ /	Y N	_____

Employment

Client Employer (1) _____	Client Employer (2) _____
Title/Job _____	Title/Job _____
Number of years with this employer? _____	Number of years with this employer? _____
Anticipated employment changes? _____	Anticipated employment changes? _____
When do you plan to retire? _____	When do you plan to retire? _____
Salary _____	Salary _____
Self Employment Income _____	Self Employment Income _____
Bonus/Commissions _____	Bonus/Commissions _____
Other Earned Income _____	Other Earned Income _____
TOTAL (Current Year) = _____	TOTAL (Current Year) = _____

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Confidential Questionnaire, Continued

Tax & Estate Planning Documentation

Who prepares your tax return?

<input type="checkbox"/> Self	Preparer Name _____	Phone (____) _____ - _____
<input type="checkbox"/> Paid Preparer	Address _____	Fax (____) _____ - _____
	City, State, ZIP _____	

Do you have estate planning documents?	Year Drafted	State Drafted
<input type="checkbox"/> Wills	_____	_____
<input type="checkbox"/> Living Trusts	_____	_____
<input type="checkbox"/> Powers of Attorney	_____	_____
<input type="checkbox"/> Living Wills	_____	_____
<input type="checkbox"/> Other Documents	_____	_____

Financial Opinions/Preferences

Of the following statements, summarize your attitudes or beliefs using a scale of 1 - 5.

Client 1	Client 2	1 = Most True, 5 = Least True
_____	_____	I would rather work longer than reduce my standard of living in retirement.
_____	_____	I feel that I/we can reduce our current living expenses to save more for the future if needed.
_____	_____	I am more concerned about protecting my assets than about growth.
_____	_____	I prefer the ease of mutual funds over individual securities.
_____	_____	I am comfortable with investments that promise slow, long term appreciation and growth.
_____	_____	I don't brood over bad investment decisions I've made.
_____	_____	I feel comfortable with aggressive growth investments.
_____	_____	I don't like surprises.
_____	_____	I am optimistic about my financial future.
_____	_____	My immediate concern is for income rather than growth opportunities.
_____	_____	I am a risk taker.
_____	_____	I make investment decisions comfortably and quickly.
_____	_____	I like predictability and routine in my daily life.
_____	_____	I usually pick the tried and true, the slow, safe but sure investments.
_____	_____	I need to focus my investment efforts on building cash reserves.
_____	_____	I prefer predictable, steady return on my investments, even if the return is low.

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Confidential Questionnaire, Continued

Insurance	Client (1)			Client (2)		
	<u>Coverage</u>	<u>Group</u>	<u>Individual</u>	<u>Coverage</u>	<u>Group</u>	<u>Individual</u>
Health	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
Disability	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
Disability	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
Life	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
Life	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
Life	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
Homeowners	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
Auto	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
Auto	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
Umbrella Liability	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
Professional Liability	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
Long Term Care	_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>

Have you ever been turned down for Insurance? Yes No

Assets

(If you have this information in a format of your own design, please feel free to omit this section and attach necessary documentation.)

Bank Accounts	Checking (C), Savings (S), or Money (MM)			Ownership	Avg. Balance
<u>Bank Name</u>					
_____	<input type="checkbox"/> C	<input type="checkbox"/> S	<input type="checkbox"/> MM	_____	\$ _____
_____	<input type="checkbox"/> C	<input type="checkbox"/> S	<input type="checkbox"/> MM	_____	\$ _____
_____	<input type="checkbox"/> C	<input type="checkbox"/> S	<input type="checkbox"/> MM	_____	\$ _____

CDs					
<u>Institution</u>	<u>Interest Rate</u>	<u>Maturity Date</u>	<u>Ownership</u>	<u>Avg. Balance</u>	
_____	%	/ /	_____	\$	_____
_____	%	/ /	_____	\$	_____
_____	%	/ /	_____	\$	_____

Attach a copy of your most current brokerage, mutual fund and retirement statements.

Please list below and estimate a value for any other investment assets not appearing on the list above or the statements provided:

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Confidential Questionnaire, Continued

Do you have a pension? Yes No
 If yes, estimated monthly benefit is \$ _____ at age _____. COLA? Yes No

Personal Property	Estimated Value
Primary Residence	_____
Furnishings (Liquidation Value)	_____
Vehicle	_____
Vehicle	_____
Other	_____
Other	_____

Personal Liabilities

<u>Credit Cards</u>	<u>Interest Rate</u>	<u>Avg. Monthly Payment*</u>	<u>Current Balance</u>
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____
_____	_____ %	\$ _____	\$ _____

(*If not paid in full each month)

<u>Debts</u> <small>(Residence, Auto, Business, School)</small>	<u>Term</u>	<u>Interest Rate</u>	<u>Payment</u>	<u>Approximate Balance</u>
_____	_____	_____ %	\$ _____	\$ _____
_____	_____	_____ %	\$ _____	\$ _____
_____	_____	_____ %	\$ _____	\$ _____
_____	_____	_____ %	\$ _____	\$ _____

Have you received a copy of your credit report recently?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
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Tell us what kind of Services you desire (Check One)

	I/we need a thorough analysis of several issues (Required for detailed cash flow, retirement, and investment analysis) – Average cost \$1,200 to \$2,500
	I/We would like to have a two hour Financial Checkup session – Cost \$600
	I/We need guidance on one or two specific issues to discuss –(Specify issues)--\$210 per hour
	I/We need Financial Planning and Ongoing Investment Management

Additional Information

Tell us about your financial goals:

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These items, as well as others, may be needed should you engage our services:

- Prior year tax return
 - Brokerage account statements
 - Trust account statements
 - Retirement plan account statements
 - Loan documents
 - Paycheck stubs
 - Mutual Fund account statements
 - Employee Benefits booklet
 - Legal documents
 - Insurance policies
- **Your information must be received by us at least two business days prior to your initial consultation. Upon receipt, we will confirm the date and time of your get acquainted meeting/teleconference**

Send your information to **Money Professionals Group**
2116 Truffle Lane
Casselberry, FL 32707
Phone: (407) 792-3888

or E-mail: wblanchard@mpg.bz
or FAX (425)557-7906
