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Meeting agenda and discussion guide

Please take some time to review this agenda and discussion guide before our meeting.

Agenda

- Learn about your needs and answer any questions you may have.
- Understand your investment objectives, including your saving and spending needs, and desired standard of living, along with your personal situation.
- Discuss your current financial picture, including available assets, income, tax situation, legal considerations, and any unique circumstances or concerns.
- Define your investment risk tolerance, time horizon, and personal investment experience.

Documents needed for review

To help prepare your investment analysis and create your wealth management plan, please bring or send me the following documents:

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| <input type="checkbox"/> Current personal Form 1040 and business, if applicable, tax returns | <input type="checkbox"/> Names, birth dates, and beneficiary contact information. |
| <input type="checkbox"/> Most current 401(k) and other retirement plan statements. | <input type="checkbox"/> Life, disability, and long-term care policies. |
| <input type="checkbox"/> Estimate of monthly credit cards, mortgage, rent, and expenses. | <input type="checkbox"/> Outstanding balances for car loans, mortgages, and credit card debt. |
| <input type="checkbox"/> Latest investment account and bank statements (not listings). | <input type="checkbox"/> Living and irrevocable trust information |

Questions to consider

Before our meeting, please consider these questions. Your answers will help me understand your investment personality and objectives.

Your investment objectives:

- What are your most important personal and financial goals?
- How would you like to spend your time in retirement?
- If you have a business, have you planned your exit? How will it be accomplished?
- What are your concerns? What is #1? What keeps you up at night?

Your current picture:

- If you currently have a written financial plan? Bring it with you. Do you know the rationale behind your holdings?
- If you own a business, what is the type, the length of ownership, its growth potential, and its liabilities?
- What are your estimated future expenses and income (college tuition, parental care, inheritance, long-term care, etc.)?
- Are there any legal considerations I should be aware of, including business, marital, lawsuits, etc. ?

Your investment style:

- When you receive a large sum, what do you typically do with that money?
- How important to you are tax-advantaged investing strategies?
- Do you consider yourself an aggressive or conservative investor? How do you manage risk now?
- Are there certain asset classes or investments you are either interested in or wish to steer clear of?

Disclosures

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By appointment only