

WFG

WFG Financial Dream Map^{TM 1}

CHART A COURSE TO YOUR
FINANCIAL INDEPENDENCE

DRAFT

Cash Flow

- Earn additional income
- Manage expenses

Emergency Fund

- Save at least three months' income
- Prepare for emergency expenses

Proper Protection

- Protect against loss of income
- Protect family assets

Asset Accumulation & Preservation

- Active Money Management
- Asset Accumulation
- Preserve Estate

Debt Management

- Consolidate debt
- Strive to eliminate debt

Live Your Dreams

¹ Updated footnote to come

Client Name

Spouse

Associate

Date

NEXT APPOINTMENT

On what date & time would you like to schedule our follow-up appointment?

Tax and/or legal advice is not offered by WFG, WGS or their affiliated companies. Please consult with your tax professional for additional guidance regarding tax-related matters.




Your Dreams, Our StrategiesTM


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WFG FINANCIAL DREAM MAPTM

DRAFT









WORLD FINANCIAL
GROUP[®]
an AEGON company

Your Dreams, Our StrategiesTM

What are some of the things that are important to you that cost money?

1.

2.

3.

4.

5.

6.

How much income would it take to live the life you just described? \$

How long will it take before you will earn the income you need to live that life?

If your job/profession won’t allow you to realize your dream life, what’s more important to you ... staying in your job/profession or leading your ideal life?

GENERAL INFORMATION

Client Name: Name M/F Age: DOB / / SS#

Home Address: City State Zip

Home Phone: Cell Phone: E-mail:

Work Address: City State Zip

Work Phone: Fax: E-mail:

Spouse Name: M/F Age: DOB / / SS#

Work Address: City State Zip

Work Phone: Fax: E-mail:

Dependents:

Name M/F DOB / / Name M/F DOB / /

Name M/F DOB / / Name M/F DOB / /

GOALS & DREAMS

If I could help you reach your top financial goals, what would they be?

Short-term (1-3 yrs.)

- ☐ car ☐ furniture ☐ boat ☐ family vacation
- ☐ Build retirement wealth
- ☐ Buy a new home
- ☐ Alternate income in case of death or disability
- ☐ Build savings for unexpected expenses (emergency fund)
- ☐ Reduce or pay off mortgage
- ☐ College for child(ren)
- ☐ Pay off credit cards
- ☐ Help support aging parents

Mid-term (3-7 yrs.)

- ☐ car ☐ furniture ☐ boat ☐ family vacation
- ☐ Build retirement wealth
- ☐ Buy a new home
- ☐ Alternate income in case of death or disability
- ☐ Build savings for unexpected expenses (emergency fund)
- ☐ Reduce or pay off mortgage
- ☐ College for child(ren)
- ☐ Pay off credit cards
- ☐ Help support aging parents

Long-term (7 yrs. +)

- ☐ car ☐ furniture ☐ boat ☐ family vacation
- ☐ Build retirement wealth
- ☐ Buy a new home
- ☐ Alternate income in case of death or disability
- ☐ Build savings for unexpected expenses (emergency fund)
- ☐ Reduce or pay off mortgage
- ☐ College for child(ren)
- ☐ Pay off credit cards
- ☐ Help support aging parents

Of the goals discussed above, which is the most important to you?

What are you doing today to accomplish these goals?

How much do you believe you can comfortably set aside each month to achieve these goals? \$

EMPLOYMENT & INCOME

Client Employer: Yrs

Client Occupation:

Spouse Employer: Yrs

Spouse Occupation:

Do you see yourself retiring there? Y / N

When was the last time you reviewed your family’s financial goals?

Do you have an established monthly budget? Y / N

Savings Plan? Y / N

Current Income

Annual Salary

Net Take Home Salary

Bonus, Commission

Rental Income

Interest, Dividends

Alimony/Child Support

Annuity/Pension Income

Other Income

Last Year’s Tax Refund:

Future Income

Military/Civil Retirement

Social Security/Pension

Client

Spouse

EXPENSES (Monthly Breakdown)

| | | | | | | | |
|------------------------|-------------------------|---------------------------|-------------------------|--------------------|-------------------------|---------------|-------------------------|
| Food | \$ <input type="text"/> | Property Ins./Taxes | \$ <input type="text"/> | Internet | \$ <input type="text"/> | Entertainment | \$ <input type="text"/> |
| Rent | \$ <input type="text"/> | Utilities: Gas & Electric | \$ <input type="text"/> | Gym Membership | \$ <input type="text"/> | Other: | \$ <input type="text"/> |
| Mortgage | \$ <input type="text"/> | Utilities: Cable | \$ <input type="text"/> | Newspaper/Magazine | \$ <input type="text"/> | Other: | \$ <input type="text"/> |
| Auto Gas & Maintenance | \$ <input type="text"/> | Utilities: Phone | \$ <input type="text"/> | Gifts/Holidays | \$ <input type="text"/> | Other: | \$ <input type="text"/> |
| Auto Insurance | \$ <input type="text"/> | Utilities: Water | \$ <input type="text"/> | Tithe/Charity | \$ <input type="text"/> | Total | \$ <input type="text"/> |
| | | Cell Phone | \$ <input type="text"/> | Clothes | \$ <input type="text"/> | | |

INSURANCE

What tasks do you want your insurance to accomplish (education savings for children, fund retirement, surviving spouse fund)?

Client:

| | | |
|-------------------------------------|-------------------------------|---|
| Do you have Life Insurance? Y / N | Provider: Monthly Premium: | Death Benefit: How did you arrive at that number? Insured: Riders: |
| Do you have Health Insurance? Y / N | Provider: Monthly Premium: | Group Individual HMO PPO Other: |

Spouse:

| | | |
|-------------------------------------|-------------------------------|---|
| Do you have Life Insurance? Y / N | Provider: Monthly Premium: | Death Benefit: How did you arrive at that number? Insured: Riders: |
| Do you have Health Insurance? Y / N | Provider: Monthly Premium: | Group Individual HMO PPO Other: |

DEBT

| | Lender | Balance | Interest Rate | Monthly Payment |
|-------------------------------------|----------------------|----------------------|----------------------|----------------------|
| Mortgage - 1 st | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Mortgage - 2 nd or HELOC | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Mortgage (Investment Property) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Auto Loan | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Auto Loan | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Student Loan | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Credit Card | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Credit Card | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Credit Card | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Credit Card | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Personal/Signature Loan | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Other Loan | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |

ASSET ACCUMULATION (Retirement Goals)

Desired Income: At what age would you like to be in a financial position to retire?

| TAX NOW | | | | | TAX LATER | | | | | TAX NEVER | | | | | |
|--|---------|---------------------|-----|--|---|---------|---------------------|-----------------|-----|---|---------------------------|---------|---------------------|-----|--|
| Assets are generally positioned for current or short-term needs that can best be served with highly liquid investment instruments. | | | | | Assets are earmarked for long-term needs, such as college funding and retirement. Invested in less-liquid investments where any growth or interest is ultimately taxable at distribution. | | | | | Assets are positioned for the future since they receive preferential tax treatment during accumulation and at distribution. | | | | | |
| Investment/ Asset Name | Balance | Monthly Contrib. | RoR | | Investment/ Asset Name | Balance | Monthly Contrib. | Employ Match | RoR | | Investment/ Asset Name | Balance | Monthly Contrib. | RoR | |
| Mutual Funds | | | | | 401(K)/403(B) or other Qualified Plans | | | | | Roth IRA | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| Stocks | | | | | IRA/SEP-IRA | | | | | VUL/Cash Value Life Insurance* | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| Bank Savings/CDs | | | | | Annuities (Fixed/Variable) | | | | | <p>Please note the following: Certain events & distributions may be subject to taxation and individuals would be responsible for the appropriate liability. This piece provides general information regarding the Internal Revenue Code and does not take into consideration specific state laws. World Financial Group, Inc. and World Group Securities, Inc. do not provide tax advice and strongly recommend that clients consult a tax advisor concerning any tax issues relating to their investments.</p> <p>*Variable Universal Life Insurance: Both principal and yield of investment securities will fluctuate with changes in the market conditions, and may be worth more or less than the original investment. If tax-free loans are taken from a variable life insurance policy and the policy lapses, a taxable event may occur. Loans and withdrawals from the life insurance policies that are classified endowment contracts may be subject to tax at the time the loan or withdrawal is made. Early withdrawal may be subject to surrender charges, and if taken prior to age 59½, a 10% IRS penalty may apply. Withdrawals and loans have the effect of reducing the death benefit and cash surrender value of a policy.</p> | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| Bonds/Treasures | | | | | Savings Bonds | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| Variable Life insurance is sold by prospectus,which contains complete information on charges, expenses, and tax consequences in relation to the policy. The prospectus should be read carefully before investing or sending money. | | | | | | | | | | | | | | | |

ASSET ACCUMULATION (Preserve Your Estate)

Do you have a Will? Y / N Last Update?

Do you have a Trust?Y / N If Yes, what kind: Purpose of Trust

Do you expect any lump sums or inheritance in the near future? Y / N

| | Asset Description | Market Value | Cost Basis |
|--|----------------------|----------------------|----------------------|
| Real Estate Owned Free & Clear; | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Unencumbered automobiles, boats, etc.; | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Collectibles; antiques; jewelry, etc. | <input type="text"/> | <input type="text"/> | <input type="text"/> |

ASSET ACCUMULATION (Education Goals)

| Plan Name | Balance | Monthly Contrib. | RoR | Name of Dependent |
|----------------------|----------------------|----------------------|----------------------|----------------------|
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> |