



COMPREHENSIVE WEALTH MANAGEMENT ANALYSIS (CWMA) TABLE OF CONTENTS

PART ONE:

- I. CWMA SUMMARY LETTER (Net Worth Summary, Priorities, etc.)
- II. RETIREMENT ANALYSIS
 - A. Most probable scenario
 - B. Most probable “Worst” case scenario
 - C. Most probable “Best” case scenario
- III. EDUCATION PLANNING (Education IRA, 529s, UTMA’s, G.E.T., etc.)
 - A. Low cost, in state Education Analysis
 - B. High cost, out of state Education Analysis
- IV. LIABILITY (DEBT) MANAGEMENT RECOMMENDATIONS
- V. ESTATE PLANNING (Wills, Trusts, Gifting, Medical Directives, POA’s)
- VI. APPROPRIATE INSURANCE COVERAGES
 - A. Life
 - B. Disability
 - C. Umbrella
 - D. Long Term Care
- VII. POTENTIAL TAX MITIGATION STRATEGIES
- VIII. 401(k) / RETIREMENT PLAN ALLOCATION RECOMMENDATIONS
- IX. OTHER TOPICS / GOALS THAT ARE IMPORTANT TO YOU (i.e., real estate, rental property, charitable giving, stock options, businesses, travel, etc.)

PART TWO:

- I. **THE STRATEGICALLY ENGINEERED PORTFOLIO PROGRAM (SEPP)** – A disciplined and systematic approach to investing based on a time-tested and thoughtful approach to optimal asset allocation.