



The following topics are formally addressed as a complimentary retirement and financial planning service offered to all 401(k) Plan Participants. Simply complete the hardcopy Comprehensive Wealth Management Questionnaire (CWMQ) or online at www.CarTender401k.com.

COMPREHENSIVE WEALTH MANAGEMENT ANALYSIS (CWMA) TABLE OF CONTENTS

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 - D. Most probable scenario without Social Security
- III. EDUCATION PLANNING (Education IRA, 529s, UTMA’s, G.E.T., etc.)
 - A. Low cost, in state Education Analysis
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- IV. LIABILITY (DEBT) MANAGEMENT RECOMMENDATIONS
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- 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.