



Welcome to myWMT.org and our group of wealth management professionals. Our independent advisors assist individuals and families with evaluating their current situation, assets and plans in order to help provide guidance with achieving financial, lifestyle and retirement goals. All of our advisors have extensive resumes and experience and will be happy to share them with you during an initial interview or conversation.

The services provided by each of our member advisors are customizable for both personal and business needs. Many of our clients may engage only one or two of our advisors for their immediate needs, whereas for more comprehensive planning, several of our advisors can be interviewed and hired at the same time to provide a more comprehensive and collaborative solution for you.

Working with experienced advisors shouldn't be something that is reactive. A proactive approach to understanding your present situation and planning for your future is not only a more intelligent way to make important decisions, but also a lot more reassuring. Knowing that plans are in place to protect you or your family now, gives you confidence to continue building on solutions to get you where you want to be in the future.

To start evaluating where you are today, we've put together a simple worksheet (below) for you to use and see if there are some areas where the advice of one or more expert advisors can help you improve your strategic plan. From there we can begin to achieve better results for your goals.

If you have any questions about the attached Financial and Lifestyle Worksheet, contact any of our wealth management advisors for assistance. All of their direct contact information including phone numbers and more can be easily obtained on their personal profile pages at the www.myWMT.org web site.

Once you complete the Financial and Lifestyle Worksheet, please email, fax or mail it to any of the myWMT.org advisors to assist you further. All information is kept confidential and we will only share information you provide any of us if you specifically request it. We're all trained to help you solve today's problems and get organized to provide for tomorrow's solutions.



- Have you had a mortgage review in the last year to ensure you're still in the best mortgage for you? Y N
- Are you planning to buy or sell any type of real estate in the next 12 – 18 months? Y N
- Is there a family member or a friend that you think could benefit by being referred to a highly experience real estate broker in the next 12 – 18 months? Y N
- Do you have a relationship with a local real estate and/or business lawyer that you trust? Y N
- Is your current estate plan based upon your family's specific goals, values, concerns and assets? Y N
- Do you have an up to date and current written will and healthcare proxy? Y N
- Did you realize that if you do not affirmatively create an estate plan for yourself, the Commonwealth of Massachusetts automatically puts one of their choosing into place for you? Y N
- Is your current CPA saving you taxes or just preparing your returns?
If "Saving you from higher taxes" answer S, if only "Preparing returns for you" answer P S P
- Do you have a "team" of wealth professionals that you can quickly turn to, to give you advice when needed? Y N
- Do you know the annual rate of return you need to generate on your retirement savings in order to retire when you wish, with the amount you need for the lifestyle you are planning? Y N
- Do you have a plan in place for taking distributions from your retirement assets that will ensure you do not outlive your money or run out of retirement funds too early? Y N
- Are you hoping for financial aid to assist you in putting a college bound student through school? Y N
- If you are a parent of a high school student, have you begun to put together a *GamePlan* on how to go through the college process? Y N
- To protect your personal and/or business assets, do you have an Umbrella insurance policy? Y N
- Does your homeowners policy include "Personal Injury Coverage" which protects you from suits alleging libel, slander, invasion of privacy, children bullying, and chat room issues? Y N
- Family turmoil is all too common today and can be incredibly difficult to handle alone. Do you know of someone who needs assistance with a divorce or other family law dispute? Y N
- Are you thinking of purchasing / refinancing investment or commercial property in the next 6- 12 months. Y N
- What financial concerns keep you awake at night?: _____
- What are 1 or 2 things that you need help with if you are to achieve your most important goals?: _____

Name

Date