



**SELECT PORTFOLIO  
MANAGEMENT, INC.**  
Integrated Wealth Management  
A Registered Investment Advisor



SPM Life Organizer:  
*Confidential Preliminary Meeting Workbook*

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Securities offered through Securities Equity Group Member FINRA, SIPC, MSRB

# Workbook Instructions


Congratulations on taking the first step in a life-long process that will help you and your family with taking control of your financial future.

Building an integrated wealth management plan is more than just evaluating investments and insurance. It encompasses a broad range of services and uses a comprehensive approach to accumulating and growing assets, while preserving, protecting, utilizing, and (potentially) transitioning them in a tax efficient manner to future generations and charitable causes.

You should plan on spending 10 to 20 minutes completing your **Confidential Preliminary Meeting Workbook**.

The purpose of this workbook is to give us a preliminary overview of your situation, goals, and concerns. It is not meant to be an all-inclusive analysis. Therefore, don't worry if you're not 100% accurate. Just write down what you think the answer is. We'll have plenty of time to verify everything.

After you've completed your **Confidential Preliminary Meeting Workbook**, fax it to Select Portfolio Management at (949) 270-1724, or mail it to 26800 Aliso Viejo Parkway, #150, Aliso Viejo, CA 92656, at least two days before your initial meeting.

<h2>Fax Cover</h2> <hr/>  <b>SELECT PORTFOLIO MANAGEMENT, INC.</b> Integrated Wealth Management A Registered Investment Advisor	<b>To: Darren Whissen</b>
	<b>Fax: (949) 270-1724</b>
	<b>From:</b>
	<b>Phone Number:</b>
	<b>Date:</b>
<b>Comments:</b>          	

# Personal Information

## Client "A"

Name: \_\_\_\_\_ Birth Date: \_\_\_\_\_

Address: \_\_\_\_\_  
\_\_\_\_\_

Phone: \_\_\_\_\_  Home  Work  Cell

Email \_\_\_\_\_

Occupation: \_\_\_\_\_ # of Years: \_\_\_\_\_

## Client "B" (Spouse)

Name: \_\_\_\_\_ Birth Date: \_\_\_\_\_

Phone: \_\_\_\_\_  Home  Work  Cell

Email \_\_\_\_\_

Occupation: \_\_\_\_\_ # of Years: \_\_\_\_\_

## Children / Grandchildren from Present Marriage

<u>Child #1</u>	<u>Name</u>	<u>DOB</u>	<u>Child #2</u>	<u>Name</u>	<u>DOB</u>
Name	_____	_____	Name	_____	_____
Grandchild	_____	_____	Grandchild	_____	_____
Grandchild	_____	_____	Grandchild	_____	_____

<u>Child #3</u>	<u>Name</u>	<u>DOB</u>	<u>Child #4</u>	<u>Name</u>	<u>DOB</u>
Name	_____	_____	Name	_____	_____
Grandchild	_____	_____	Grandchild	_____	_____
Grandchild	_____	_____	Grandchild	_____	_____

## Prior Marriages

<u>Client A's</u>	<u>Name</u>	<u>Age</u>	<u>Client B's</u>	<u>Name</u>	<u>Age</u>
Ex-Spouse	_____	_____	Ex-Spouse	_____	_____
Child	_____	_____	Child	_____	_____
Child	_____	_____	Child	_____	_____

# Identifying What's Important

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Below is a list of wealth management topics – more than any one household will ever likely need to consider. Please check each topic that you would like to discuss:

## Personal Finance

- Budgeting & Cash Reserves
- Reducing Debt
- Buying / Leasing a Car
- Identity Theft

## Retirement Planning

- IRAs
- Employer-Sponsored Retirement Plans
- Annuities
- Saving for Retirement
- Securing Income in Retirement

## Social Security

- Understanding Social Security
- Planning Social Security Distributions
- Medicare
- Medicare Prescription Drug Coverage

## Tax Planning

- Income Tax Planning
- Year-End Tax Planning
- Investment Tax Planning
- Alternative Minimum Tax (AMT)
- Gift and Estate Taxes

## Education Planning

- Saving for College
- 529 Plans
- Financial Aid / Student Loans
- Repaying Student Loans
- Education Tax Credits and Deductions

## Insurance Planning

- Life Insurance
- Estimating Life Insurance Needs
- Long-Term Care Options
- Disability Options

## Estate Planning

- Wills and Trusts
- Creating and Preserving a Family Legacy
- Strategies to Minimize Estate Taxes
- Charitable Gifting Strategies

## Business Planning

- Starting or Buying a Business
- Choosing a Business Entity
- Business Insurance
- Retirement Plan Options
- Business Succession

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## Life Events

Do you anticipate any of the following life events in the next two years?

- |   |   |
|---|---|
| <input type="checkbox"/> Buying a Home              | <input type="checkbox"/> Getting Married          |
| <input type="checkbox"/> Raising a Family           | <input type="checkbox"/> Child with Special Needs |
| <input type="checkbox"/> Starting a Business        | <input type="checkbox"/> Changing Jobs            |
| <input type="checkbox"/> Caring for an Aging Parent | <input type="checkbox"/> Death of Family Member   |



## Q&A

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Please take a moment to answer the following questions:

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***What are the main reasons you are meeting with us?***

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***Please describe your current situation. What are your top goals?***

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***What retirement / financial independence questions do you have?***

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***What tax planning questions do you have?***

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***What investment questions do you have?***

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***What insurance questions do you have?***

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***What estate planning questions do you have?***

# Self-Assessment

To help us better understand your current situation, please complete the following self-assessment. Each phrase represents an end-point on a spectrum of attitudes. Check the box that best represents the degree to which you agree with one or the other phrase.

	<b>Very Strong</b>		<b>Neutral</b>		<b>Very Strong</b>	
We don't have a clear vision of our future	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	We have a clear, well-defined vision of our future
We do not have clear financial goals	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	We have clear financial goals
We don't have a strategy to achieve our goals, both personal and financial	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	We have a step-by-step action plan to achieve our goals, both personal and financial
Our investments are scattered and disorganized	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	Our investment portfolio is integrated and organized
We have not reviewed all of the tools which could help us achieve our vision	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	We have reviewed all of the tools which could help us achieve our vision
We do not review our vision, plan, or progress on a regular basis	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	We review our vision, plan, and progress on a regular basis
Our advisors work in isolation from each other	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	Our advisors work as a team to help us achieve our vision
We do not have a plan to use our wealth to perpetuate our values	<input type="checkbox"/>		<input type="checkbox"/>		<input type="checkbox"/>	We have a plan to use our wealth to perpetuate our values

# Net Worth Statement

Please take a quick account of all assets, liabilities, income sources, and expenses.

<b>Assets</b>	<b><u>Balance</u></b>
Checking	\$ _____
Savings	\$ _____
Money Markets	\$ _____
CDs	\$ _____
Mutual Funds	\$ _____
Stocks / Bonds	\$ _____
Annuities	\$ _____
IRAs / Roth IRAs (Client A)	\$ _____
IRAs / Roth IRAs (Client B)	\$ _____
401(K)s (A)	\$ _____
401(K)s (B)	\$ _____
Home	\$ _____
Other Real Estate	\$ _____
Life Insurance Cash Value	\$ _____
Other Assets	\$ _____
<b>Life Insurance</b>	
Death Benefit (Client A)	\$ _____
Death Benefit (Client B)	\$ _____

<b>Liabilities</b>	<b><u>Balance</u></b>
Home Mortgage	\$ _____
Term _____ Int. Rate ____%	
Home Equity/2 <sup>nd</sup> Mort.	\$ _____
Term _____ Int. Rate ____%	
Car Loan	\$ _____/mo \$ _____
Credit Card	\$ _____/mo \$ _____
Other Debts	\$ _____/mo \$ _____

<b>Income</b>	<b><u>Annual</u></b>
Salary (Client A)	\$ _____
Salary (Client B)	\$ _____
Pension	\$ _____
Rental Income	\$ _____
Social Security (Client A)	\$ _____
Social Security (Client B)	\$ _____
Other Income	\$ _____
Other Income	\$ _____

<b>Expenses</b>	<b><u>Monthly</u></b>
Living Expenses	\$ _____
Life Insurance Premiums	\$ _____
Homeowners Insurance	\$ _____
Long-Term-Care Insurance	\$ _____

## Notes on Net Worth