

A Personalized Process for Visioning & Planning

Opening Interview

- Review Expectations
- Value Propositions
- Vision Statement: What constitutes progress over the next 3 years together?



The Turning Point Discovery Process

- Deliniating 90 days "points of progress"
- "Income" capital indentification and evaluation
- Risk identification and qualification
- Acknowledgement of personal wisdom



The Golden Rule Implementation Process

The American College of CLU Pledge/The Million Dollar Round Table Code of Ethics*: "Do no harm and never suggest a strategy that you would not implement for yourself given the same circumstances."





- DANGERS Impacts to income capital and process
 - Economic Negative returns sequencing and inflation
 - Mortality, morbidity and longevity
 - Family dynamics and special circumstances
- OPPORTUNITIES Special assets and circumstances
- STRENGTHS Family values and legacy plans -Philanthropy



Strategy Circle Decision Making Process

- Envision the world in 3 years using comprehensive software analysis for testing of "assumptions"
- State specific obstacles to progress and analyze applicable dangers and risks
- Suggest strategic solutions
- Acknowledgement of personal wisdom





Lifetime Learning Process

Because change is the only constant in life, a retirement strategy must be flexible and must be re-evaluated annually. As a Beacon Retirement Group client, we offer you the following services:

- An annual retirement strategies and assets review
- Semi-annual financial assets profile and reviews
- Ongoing education via: E-newsletters and alerts
- "On-call" evaluation and consultations as needed throughout the year