



Key Concerns for Your Capital

Several areas should be addressed when accumulating and protecting capital. The questions below are designed to help you identify your areas of greatest concern. Indicate your level of concern for each category by marking the appropriate response.

Income Taxation

I want to keep my income taxes as low as feasible.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

I have taken reasonable steps to keep my income taxes as low as feasible.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

Estate Planning

I want to keep estate taxes and estate costs as low as possible.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

I have taken reasonable steps to distribute my assets fairly to my heirs and keep my estate costs as low as possible.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

Retirement

I am concerned about having adequate income at retirement for myself and/or my spouse.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

I have taken reasonable measures to provide adequate income at retirement for myself and/or my spouse.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

Income Protection

I want to protect my future income and/or my spouse's future income in the event of death or disability.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

I have taken reasonable measures to protect my future income and/or my spouse's future income in the event of death or disability.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

Asset Protection

I am concerned about protecting my assets from judgment creditors, lawsuits, and other legal processes.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

I have taken reasonable measures to protect my assets from judgment creditors, lawsuits, and other legal processes.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

Capital Asset Risk

I am comfortable with the overall capital risk associated with my current asset diversification.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

Business Succession

I am concerned about keeping my business in my family or transferring the business legacy that I have built.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

I have taken reasonable measures to keep my business in my family or have created a viable succession plan.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

Retaining Key Employees

I am concerned about attracting and/or keeping key employees.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

I have taken reasonable measures to attract and keep key employees in my business.

- Agree
- Somewhat agree
- Neutral
- Somewhat disagree
- Disagree

Now, rank the concerns listed below in the order of importance to you, with #1 being of greatest importance and #8 being of least importance. If an item is not of any concern to you, mark it "N/A."

- | | |
|---|--|
| — Keeping income taxes as low as feasible | — Protecting future income from death/disability |
| — Keeping estate taxes and costs as low as possible | — Matching capital assets with risk tolerance |
| — Providing for adequate retirement income | — Protecting assets against judgment creditors |
| — Maintaining my business legacy for future generations or others | — Attracting and maintaining key employees |

Additional concerns:

Generally, adequately addressing these areas will require legal, tax, and investment advice. You should consult with your own professional advisors before implementing any planning strategies.

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