

International Wealth Management

Have FAITH in your investments
1340 S. Main Street, Suite 301
Grapevine, TX 76051
817-410-1188

Getting to Know You!!

Name _____

Name _____

Social Security # _____

Social Security # _____

Birth Date _____

Birth Date _____

State Driver's License _____

State Driver's License _____

Address _____

Anniversary _____

Home Phone Number _____

Work Phone Number _____

Work Phone Number _____

Fax Number _____

Fax Number _____

Email Address _____

Email Address _____

Employer _____

Employer _____

Important Facts You Want Us To Know: _____

Family Members

Children

Name

Birth Date

Social Security #

Other Love Ones (Parents, Grandparents etc. – anyone who need to be considered in your financial planning)

Name

Relationship

Birth Date

Social Security #

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“Great Seventeen”
...that will politely challenge you

1. Let's imagine, that we walk out together, into your future for ----years. When you look back at that time, what would you have liked to accomplish? (With you? Your family? Your career? Your business?)
2. If anything in your world or future, could come true, what would that include?
3. What would you most like to change in your life? How willing are you, to make these changes? When will you make them?
4. What's your biggest piece of “unfinished business”...personally or professionally?
5. What brings you the greatest happiness? How are you going to make sure, that you have more of that happiness in your life?
6. What kind of resources could be re-directed to achieve your goals?
7. What activities, experiences, events or moments, would make your life complete? What steps will you take to make these things happen?
8. If you die tonight, where will your family be tomorrow? Where will you want them to be? What are the various ways of them getting to where you want them to be? What is the best way for them right now?

9. Are your personal life, business life in balance, allowing you to live the life you want?
10. Does the life you live reflect your innermost values?
11. Do you have a clear vision of the life you want and a process to make it happen?
12. Do you have a clear statement of purpose that defines what matters most to you so your life is full of passion and juice? Do you have a written vision statement for your business and personal life ten years from now?
13. If you had all the money you ever needed in your life, how would you live your life?
14. You've just come back from the doctor, you have 5 – 10 years to live. How do you live the next 5 to 10 years?
15. You come back from the doctor and have 24 hours to live. What are your regrets?
16. If we were meeting here three (3) years in the future and you were to look back over that three-year period to today, what needs to have happened, with us working together, for you to feel happy with your progress?
17. And perhaps, the most challenging question... What's the risk of doing nothing?

International Wealth Management

Registered Investment Advisor

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Things to bring to a first meeting --

Investment planning

One of the first rules of investment planning is proper diversification among asset classes and sectors given your risk tolerance, time horizon, financial goals, and other objectives. This means we must see documents listing all holdings so we can identify any gaps or overlaps.

Recent statements for all:

- Checking accounts
- Savings accounts
- Money market accounts
- Certificates of deposit
- Brokerage accounts
- Mutual funds
- Annuities
- Life insurance cash value
- IRAs
- Retirement plans
- Employee stock purchase plans
- Stock options

For assets held outside of these accounts, a list of:

- Stocks
- Bonds
- Real estate
- Precious metals and other collectibles
- Business interests and other investments

Name and contact information for other investment advisors: brokers, money managers, business managers

Income tax planning

Tax planning is a forward-looking process that identifies strategies designed to reduce future income taxes. These may include tax-loss harvesting, investing in tax-advantaged vehicles, identifying tax deductions that may have been overlooked, or creating tax deductions such as setting up a qualified retirement plan. Note that income tax planning is not the same as income tax preparation, which focuses on documents required by the IRS. Documents needed for income tax planning include:

- Income tax returns for last year
- Paycheck stubs or statements showing regular income as well as unusual taxable distributions that may change the client's tax picture this year
- Statements or other documentation showing the cost basis and current value of assets owned outside retirement accounts
- Retirement plan information showing the amount the client is eligible to contribute
- Statements showing major deductions, such as mortgage interest and property taxes
- Information on charitable contributions
- Name and contact information for CPA or other tax advisor

Credit and debt planning

Debt is often a significant part of the overall financial picture, even for affluent clients. To help you evaluate debt levels, interest rates, and loan terms, we'll need to see:

- Statements for all:
 - o Credit cards
 - o Mortgages
 - o Auto loans
 - o Student loans
 - o Business loans
 - o Personal loans
- A copy of the your credit report
- Name and contact information for any mortgage brokers or credit counselors with whom the client may be working

College planning

Most people pay for college through a combination of savings and loans. Parents of younger children will be more concerned about saving, while parents of older children may need help examining their financing options. Documents they will need to provide include:

- Statements of accounts earmarked for college (529 plans, Coverdell accounts, UGMA/UTMA accounts, accounts in parents' names earmarked for college)
- Completed FAFSA (Free Application for Federal Student Aid) for students already enrolled or preparing to enroll in college
- Other documentation relating to student loans
- Name and contact information for financial-aid counselor, if applicable

Retirement planning

The goal of retirement planning is to ensure sufficient income for life. The earlier clients start planning, the better. To help you in this area, we'll need the following:

- Account statements and summary plan descriptions for all employer-sponsored retirement plans
- IRA account statements
- Social Security Personal Earnings and Benefits Estimate Statement (PEBES)
- Account statements for all assets (see list under Investment Planning)
- A budget showing expected living expenses in retirement

Insurance planning

Coverage levels, deductibles, and premiums need to be evaluated periodically to make sure clients are adequately insured without being over-insured. Documents we'll need to review include:

- Insurance policies and current policy statements for the following (including employer-sponsored insurance):
 - o Life insurance
 - o Disability insurance
 - o Health insurance
 - o Homeowner's or renter's insurance
 - o Automobile insurance
 - o General liability (umbrella policy)
 - o Professional liability
 - o Long-term care
- Social Security Personal Earnings and Benefits Estimate Statement (PEBES) showing survivor and disability benefits
- Name and contact information for all insurance agents and employee benefits (HR) specialist

Estate planning

There are two key aspects to estate planning: wealth transfer (ensuring that assets are transferred to the right people) and estate tax savings. Incompetency planning is also part of estate planning. The actual estate planning activities need to be done by an attorney, but you may request the following documents in order to do an initial evaluation of a client's needs:

- A copy of the client's latest will and letter of instructions
- Trust documents
- Power of attorney for health care
- Power of attorney for financial matters
- Beneficiary designations for IRAs, life insurance, annuities, employer-sponsored retirement plans
- Prenuptial agreements
- Statements or deeds of trust showing how assets are titled
- Name and contact information for estate planning attorney

BUDGETING EXPENSES

EXPENSE ITEMS	CURRENT MONTHLY EXPENSE
<hr/> FOOD <hr/>	
Groceries	_____
Outside Meals	_____
TOTAL FOOD	\$ _____
<hr/> CLOTHING <hr/>	
Husband and Wife	_____
Children	_____
Cleaning, laundry and repair	_____
TOTAL CLOTHING	\$ _____
<hr/> HOUSING EXPENSES <hr/>	
Mortgage	_____
Rent	_____
Association Dues	_____
Utilities	_____
Home repairs and upkeep	_____
Furniture and appliances	_____
Service Calls (plumbing, TV, etc.)	_____
Garbage collection, domestic, lawn care, etc.	_____
Household supplies (soap, paper goods etc. if not included in food budget)	_____
TOTAL HOUSING	\$ _____
<hr/> TRANSPORTATION EXPENSES <hr/>	
Gas, oil and repairs	_____
Licenses	_____
Bus, train, plane, taxi parking	_____
TOTAL TRANSPORTATION	\$ _____
<hr/> EDUCATION (self & family) <hr/>	
School tuition, books, fees	_____
Activities / Sports	_____
Spending allowances	_____
Prof. Courses and subscriptions	_____
TOTAL EDUCATION	\$ _____

INSURANCE PREMIUMS

Life
Medical / Dental
Disability/Long Term Care
Personal Liability
Automobile
Property & Casualty

TOTAL INSURANCE PREM.

\$

ENTERTAINMENT / RECREATION

Vacation and travel
Club Dues
Hobbies
Sports Events
Theater
Babysitting
Books, Magazines, Music, etc.

TOTAL ENTERTAINMENT / REC.

\$

MISCELLANEOUS

Allowances for family members
Gifts (holidays, birthdays, etc.)
Support of dependent relatives
Cosmetic, barber, beauty shop
Cigarettes, tobacco, pipes, etc.
Pet care and feeding
Stationary, postage, supplies
Cash contributions (non-ded)
Other (specify):

TOTAL MISCELLANEOUS

\$

LARGE PLANNED EXPENSES

New Car, New Boat, etc

\$

GRAND TOTAL

\$
