Financial Advisor Services Provided

☐ Financial Position

- ☐ Personal financial statement analysis
- ☐ Cash management/structuring
- ☐ Debt management/structuring
- ☐ Cash flow analysis
- ☐ Net worth analysis
- ☐ Mortgage analysis
- ☐ Tax analysis
- ☐ Social Security analysis
- ☐ Gain/Loss structure and potential impact
- ☐ Recommendations for reduction of taxes

☐ Investment

- ☐ Asset allocation analysis and recommendations
- ☐ Development of an investment portfolio
- ☐ Detailed analysis of current investments
- ☐ Specific investment recommendations
- ☐ Estimate of tax ramifications of investment strategies
- ☐ Portfolio optimization/rebalancing
- ☐ Investment policy statement
- ☐ Risk tolerance assessment

☐ Education

- ☐ Calculation of education goal needs
- ☐ Education goal and saving need analysis
- ☐ Education funding options
- ☐ Financial aid and college costs

☐ Protection/Family Security

- ☐ Capital needs (Life Insurance)
- ☐ Estate liquidity needs
- ☐ Long–term care needs
- ☐ Disability income needs

☐ Retirement

- ☐ Analysis of retirement needs
- ☐ State/Private Pension analysis
- ☐ Early retirement analysis
- ☐ Alternative retirement analysis
- ☐ Estimated retirement cash flow
- ☐ Variable annuities & living benefits
- ☐ Review income goal
- ☐ Review target goal
- ☐ Estimated retirement income, expenses and taxes
- ☐ Retirement funding alternatives
- ☐ Company plans (i.e., pensions, 401(k) plans, profit sharing)

continued

Financial Advisor Services Provided *(continued)*

- ☐ Payout analysis
- ☐ Calculations of benefits for client/spouse
- ☐ Lump sum distribution for client/spouse
- ☐ Required minimum distribution
- ☐ Survivor benefits
- ☐ Rollover/transfer benefits
- ☐ Individual Retirement Accounts (Traditional IRA, Roth IRA, SEP, SIMPLE)
- ☐ Distribution outcomes
- ☐ Before age 59 1/2 distributions

☐ Future Savings Goal

- ☐ Calculation of future accumulation goal needs
- ☐ Goal achievement analysis
- ☐ Effect of inflation on accumulation goals
- ☐ Pre–retirement calculations for retirement cash flow need
- ☐ Calculation for the investment of lump sums of money
- ☐ Computation of how long assets will last
- ☐ Calculation of contributions and withdrawals from investments
- ☐ Calculation of lump sum needed to receive specified income

☐ Estate

- ☐ Estate liquidity
- ☐ Gifting strategies
- ☐ Estate planning for dependents
- ☐ Charitable planning strategies

☐ Small Business

- ☐ Retirement planning
- ☐ Benefits planning
- ☐ Buy sell agreements
- ☐ Key employee insurance

☐ Relationship Preferences

- ☐ Annual advisory review
- ☐ Face–to–face meetings
- ☐ Phone consultations as needed
- ☐ Other: ______________________________

☐ Account Services

- ☐ Information on present accounts
- ☐ Necessary paperwork processing for account maintenance
- ☐ Product servicing
- ☐ New account set up
- ☐ Client initiated phone calls and general questions
- ☐ Online account access
- ☐ 800# telephone support
- ☐ Outside business hours, as needed
- ☐ Annual advice
- ☐ Transactional services, as needed
- ☐ Asset management commentary

Golden West, A Financial Corp
#103
4215 E. McDowell Rd
Mesa, AZ 85215
www.gwestfinancial.com

John P. Ginty & Matthew Harrison, AIF®

Financial Advisors

(480) 699-3612

mharrison@psfin.com