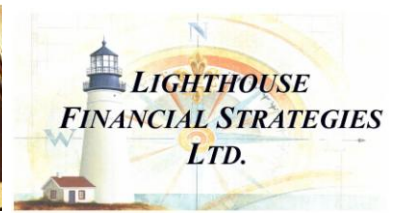
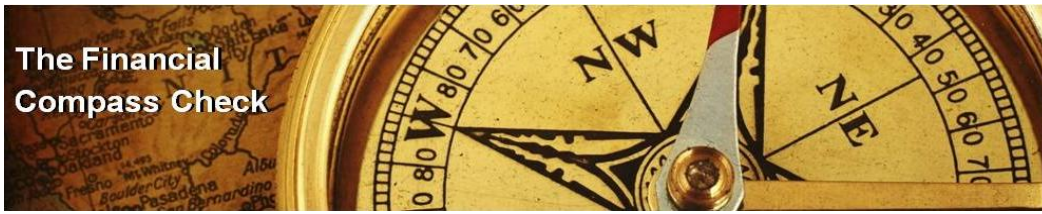


The Financial Compass Check



To help get your “bearings” and clearly understand your current situation, take a *Financial Compass Check*.

The first step to making positive change in any areas of life or finances is **awareness**. Therefore, this survey is an effort to help you to think about and assess your own level of financial satisfaction.

The statements below will help you to think about and assess how satisfied you are with many aspects of your financial life. Select and record your level of satisfaction for each. Then review the list on the back of this page.

Satisfaction Level	
Least	Most
1	2
3	4
5	
Cash-Flow Management: I am satisfied...	
1. with my ability to meet my financial obligations	_____
2. with my spending habits	_____
3. with the spending habits of my family members	_____
4. with managing my debt	_____
5. with managing to maintain an adequate emergency fund	_____
Risk Management / Investments / Benefits: I am satisfied...	
6. with the amount and types of insurance protection I currently have	_____
7. with my ability to protect my current cash flow	_____
8. with the amount of money that I save and invest on a regular basis	_____
9. with my ability to meet short-term financial goals	_____
10. with my ability to meet my long-term financial goals (education, retirement, etc.)	_____
Management / Estate / Education: I am satisfied...	
11. with my personal financial record-keeping, organization and management	_____
12. with my ability to manage my financial plan	_____
13. with my plan for protection/transfer of my assets	_____
14. with my level of charitable giving	_____
15. with my current level of financial knowledge	_____
Qualitative Issues: I am satisfied...	
16. with how I respond or react to difficult financial circumstances	_____
17. with my ability to maintain my current lifestyle (cash flow)	_____
18. with my ability and willingness to communicate about finances	_____
19. with my level of understanding about my finances	_____
20. with my level of confidence in my investments and overall finances	_____
21. with the overall relationship I have with my financial advisor	_____

What to Bring to Your Initial Financial Strategy Meeting

There are a number of documents you'll need to bring to our initial financial strategy meeting. Be prepared to answer questions regarding your age, current income, hobbies, goals, philosophy on money, etc.

Recommended Documents

- Investment statements
- Insurance policy information
- List of assets
- List of liabilities
- Most recent tax return
- Retirement account statements
- Pension benefit statement

Financial Compass Checklist



To address a client's total financial picture, we have found it is important to identify client needs and recognize what is important to each individual client. Review the following list and check areas that may apply to your needs.

Personal Finance

- Setting financial goals
- Organizing financial documents
- Budgeting and cash reserves
- Establishing or maintaining credit
- Credit cards
- Home ownership
- Buying or leasing a car

Retirement Planning

- IRAs
- Employer-sponsored retirement plans
- Annuities
- Strategies for retirement plan distributions
- Saving for retirement
- Planning for income in retirement

Insurance Planning

- Protecting loved ones with life insurance
- Estimating life insurance needs
- What type of life insurance is best
- Creating an estate plan with life insurance
- Long-term care options
- Financial impact of a disability

Investment Planning

- Investing basics
- Setting investment goals
- Designing and managing an investment portfolio
- Handling market volatility
- Asset allocation and diversification
- Taxable versus tax-free investing
- CDs / Fixed Investment options
- Mutual Funds
- Separately Managed Accounts

Estate Planning

- Wills and trusts
- Planning for incapacity
- Creating and preserving a family legacy
- Using life insurance in estate planning
- Strategies to minimize estate taxes
- Charitable gifting strategies

Education Planning

- Saving for college 529 plans
- Financial aid
- Student loans
- Repaying student loans

Social Security and Medicare

- Understanding Social Security
- Social Security retirement benefits
- Medicare

Tax Planning

- Income tax planning
- Year-end tax planning
- Investment tax planning
- Gift and estate taxes

Life Events

- Buying a home
- Marriage
- Raising a family
- Child with special needs
- Changing jobs / Work benefits
- Divorce
- Starting a business
- Caring for an aging parent
- Death of a family member

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This form collects data for informational purposes only and does not supersede any data or information reported on official Cambridge forms. This information is provided by you (the client). If any of the information is incorrect, you should notify your financial advisor. The information provided by you should be reviewed periodically and updated when either the information or your circumstances change.

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