WINGATE
Wealth Advisors

Financial Planning Scope Of Engagement

Please review and check the topics you would like to address in your Financial Plan. Some of these topics may not be relevant to your financial situation.

1. Financial Position

- ☐ Net Worth Statement Preparation and Analysis
- ☐ Debt Review (e.g. mortgage refinancing, new home purchase, credit line)
- ☐ Cash Flow Review
- ☐ Emergency Funding Strategies
- ☐ Income Planning and Projections
- ☐ Other:________________________________

2. Income Tax Planning

- ☐ Income Tax Return Review
- ☐ Tax Efficient Planning Strategies
- ☐ Other:________________________________

3. Goals Planning

- ☐ Clarify and Prioritize Goals
- ☐ Determine Goals Spending Capacity and Resource Allocation
  - How much should I spend on that goal?
  - Which accounts should fund that goal?
- ☐ Review Alternate Scenarios/What-ifs
- ☐ Stress-test the plan
  - Will I be okay if really bad things happen?
- ☐ Retirement Planning and Withdrawal Strategies
  - How much can I spend and where will my money come from?
- ☐ Transition Planning
  - Marriage, Divorce, Death of Spouse, Career Change, etc.
- ☐ Education Planning Analysis and Funding Strategies
- ☐ Major Purchase Decisions
- ☐ Windfall Planning Strategies
  - Inheritance, Business Sale, Equity Event
- ☐ Gifting Strategies
- ☐ Charitable Giving Strategies
- ☐ Pension Election Analysis
- ☐ Late Life Planning
  - How can I plan for increasing eldercare needs?
- ☐ Other:________________________________

4. Executive Compensation

- ☐ Incentive Stock Options
- ☐ Non-qualified Stock Options
- ☐ Restricted Stock Planning
- ☐ Performance Shares Planning
- ☐ 10b5-1 Plans
- ☐ Concentrated Positions
- ☐ Deferred Compensation Plan Analysis and Distribution Strategies
- ☐ Other:______________________________

5. Employee Benefits Review

- ☐ Retirement Savings Accounts
- ☐ Employee Stock Purchase Plans
- ☐ Pension Plans
- ☐ Group Life Insurance Coverage
- ☐ Group Disability Insurance
- ☐ Health Savings Account/Flexible Spending Account
- ☐ Group Long-term Care Insurance
- ☐ Other:______________________________

6. Social Security & Medicare Planning

- ☐ Social Security Claiming Analysis and Strategies
- ☐ Medicare Strategies Review
- ☐ Other:______________________________

7. Contingency Planning (Risk Management and Asset Protection)-What's my exposure?

- ☐ Life Insurance Needs and Insurance Policy Analysis/Review
- ☐ Disability Income Needs and Insurance Policy Analysis/Review
- ☐ Long-term Care Planning for Self and/or Parents
- ☐ Property/Casualty Insurance Needs and Policy Analysis/Review
- ☐ Asset Protection Planning
- ☐ Identity Theft Protection
- ☐ Travel Protection
- ☐ Other:______________________________

8. Estate Planning

- ☐ Wealth-transfer Capacity Analysis and Strategies
- ☐ Estate Planning Attorney Selection Considerations
- ☐ Estate Documents Review
- ☐ Estate Tax Considerations
- ☐ Special Needs Planning
- ☐ Succession Planning
- ☐ Asset Titling and Beneficiary Designation Review
- ☐ Other:______________________________

9. Other:

☐ ______________________________

☐ ______________________________

I have reviewed the above Financial Planning Scope of Engagement. I would like to:

☐ Cover the topics checked above in my Financial Plan.

☐ Decline any financial planning services at this time.

Signature:______________________________ Date:______________________

Print Name:______________________________

Signature:______________________________ Date:______________________

Print Name:______________________________