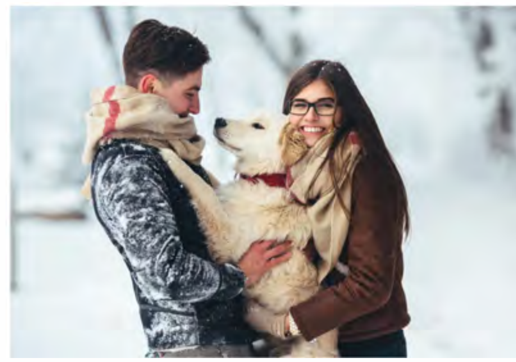
Professional Guidelines



Texas
Retirement
Planners

How We Work

Confidentiality

Topics we discuss today and in the future will be held in confidence.

Customized Experiences

After reviewing the specifics of your financial situation, we mutually determine which, if any, of our services might be appropriate for you.

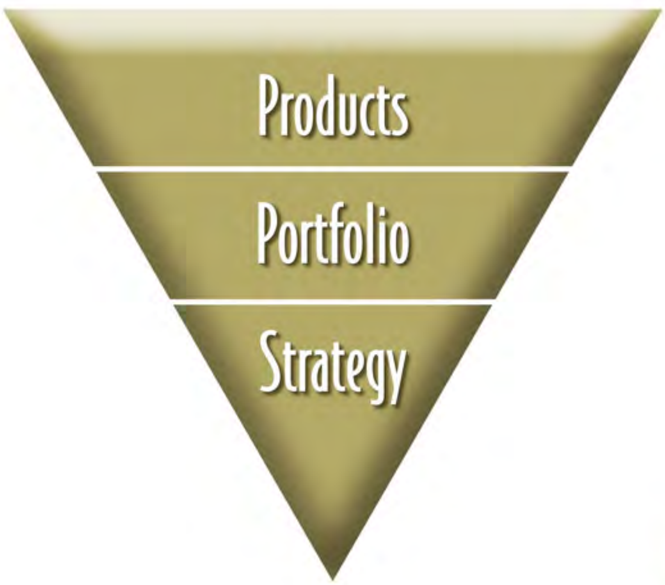
Compensation

Our compensation is contingent upon the services our clients select.

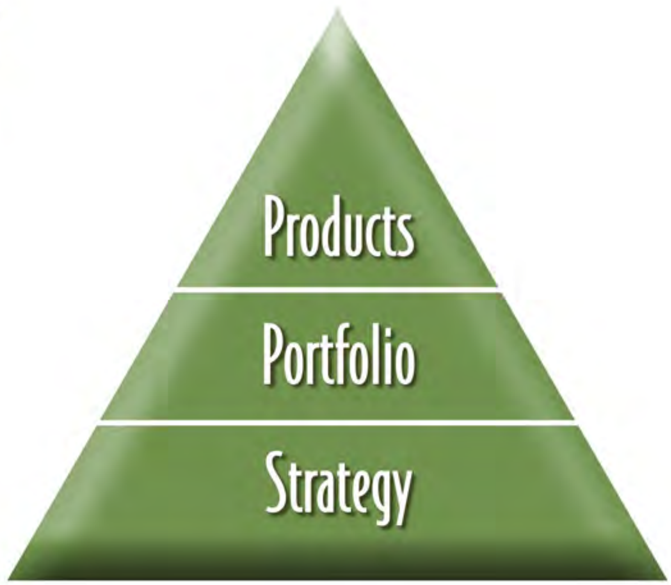
- Fees*
- Commissions
- Recommendations

**Texas Retirement Planners provides fee based advisory accounts and services from qualified representatives. See Form CRS. Securities and Advisory services are offered through GWN SECURITIES, INC. A Registered Investment Advisor. Member FINRA/SIPC. 11440 N Jog Road, Palm Beach Gardens, FL 33418. (561) 472-2700. Texas Retirement Planners and GWN Securities, Inc. are separate companies.*

Paradox of Financial Success



The Common Approach



The Professional Approach

Many people's investment plans take an upside down approach. A poor process selects products first and tries to pull together a foundational strategy later.

Intelligent planning starts with a basic strategy as a foundation. This strategy is supplemented with a portfolio designed to help accomplish the strategy. Finally, a selection of specific products is made to complete the portfolio.

What has been <u>your</u> approach?

Comprehensive Strategy

Introduction

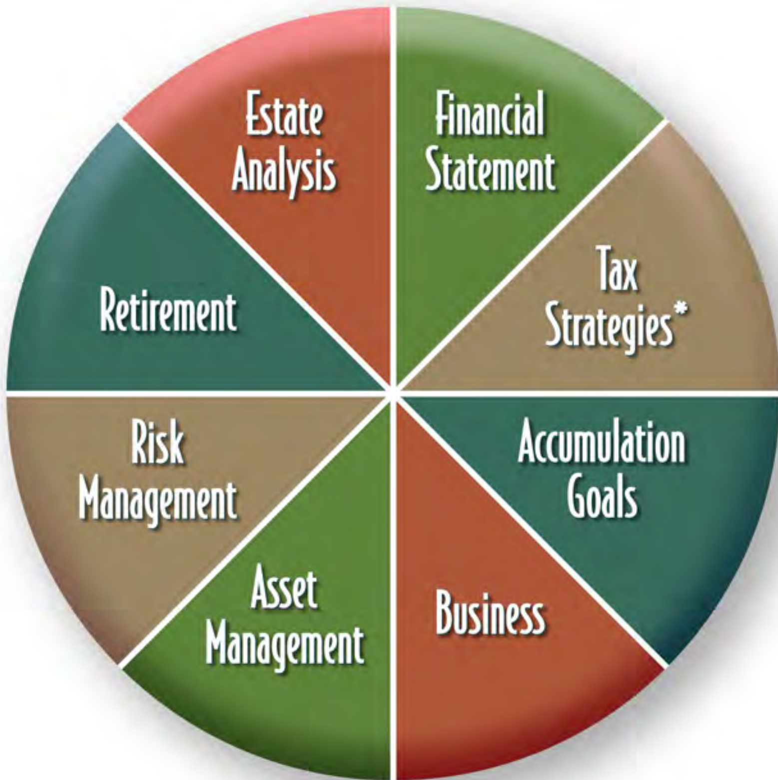
- Your Concerns
- Share Our Process

Gather Facts

- Establish Goals & Priorities
- Gather Hard and Soft Data

Analyze

- Organize Data
- Examine Information
- Prioritize



This graph shows many of the financial areas that may be considered in a comprehensive strategy to establish financial priorities and provide a proper course of action.

Considerations

- Review Strategies and Suitable Solutions

Implementation

- Adopt a Strategy
- Select Suitable Recommendations

Periodic Review

- Assess Personal Changes

**Investment analysis and recommendations are not intended to replace the need for independent tax, accounting or legal review. Individuals are advised to seek the counsel of such licensed professionals.*

Personal Discovery

Now that you are aware of our process we ask that you prioritize the following areas of concern:

#1 being your primary concern (use NA for the areas that may not apply to you)

_____ Financial Statements
- Provide asset and net worth statements
- Cash flow analysis
- Debt management

_____ Tax Strategies
- Collaborate with your tax professional
- Identify potential tax strategies
- Minimize taxes

_____ Accumulation Goals
- Prepare for future financial events
- Education
- Weddings

_____ Business Strategies
- Employee benefits
- Succession planning
- Qualified plan analysis

_____ Asset Management
- Portfolio analysis
- Asset allocation
- Personalized re-balancing

_____ Risk Analysis
- Portfolio risk
- Financial risk
- Transfer of risk

_____ Retirement
- Review of your retirement goals
- Are you saving enough to retire?
- Retirement income from your assets

_____ Estate Analysis
- Will your assets transfer efficiently?
- Do you have charitable bequests?
- Do you have beneficiaries assigned?
- Minimize taxes

Information

Date ______________________________ Marital Status ______________________________

Name ______________________________ Spouse Name ______________________________

Address ____

Phone ______________________________ Cell Phone ______________________________

E-mail ______________________________ Spouse E-mail ______________________________

Date of Birth ________________________ Spouse's Date of Birth ________________________

Occupation __________________________ Spouse's Occupation __________________________

Employer ___________________________ Spouse's Employer ___________________________

Number of Children _________________ Children's Ages _____________________________

So that we will be prepared for our next meeting, please provide the following information.

Types of Assets You Own

- ❑ Home
- ❑ Second Home
- ❑ Other Real Estate
- ❑ Roth
- ❑ Savings/CDs
- ❑ Stock/Bonds
- ❑ Mutual Funds
- ❑ Annuities
- ❑ 401(k)
- ❑ Life Insurance
- ❑ Business/Practice
- ❑ IRA
- ❑ Retirement Plans
- ❑ 403(b)
- ❑ Other __________

Types of Liabilities You Have

- ❑ Mortgage
- ❑ 2nd Mortgage
- ❑ Student Loans
- ❑ Credit Card Debt
- ❑ Vehicle Loans
- ❑ Personal Loan

Assets/Liabilities/Income

Assets

- ❑ Under $100,000
- ❑ $100,000 to $250,000
- ❑ $250,000 to $500,000
- ❑ $500,000 to $1,000,000
- ❑ Over $1,000,000

Liabilities

- ❑ None
- ❑ Under $50,000
- ❑ $50,000 to $100,000
- ❑ $100,000 to $250,000
- ❑ $250,000 to $500,000+

Household Income

- ❑ Under $50,000
- ❑ $50,000 to $100,000
- ❑ $100,000 to $250,000
- ❑ $250,000 to $500,000
- ❑ Over $500,000

Signature: ________________________________ Date:_____________

At Texas Retirement Planners, we believe in helping build a financially stronger America. Our vision is to help create an America that is debt-free — an America that invests in our country’s financial future. We champion American values, small business owners and those in public service.

We help our clients overcome traditional barriers to financial confidence by teaching them seven wealth-building habits. We serve neglected investors by helping them toward their goals with strategy based plans.

Having worked with over 8,000 individuals on their retirement and investment needs, our team builds investment plans appropriately tailored to each unique situation. Our entire process is set up to be one of engagement, open-minded thinking, and collaborative building. We never shy away from a challenge. We look forward to serving you.

Next Step Meeting

Date: _______________ Time:_________________ Location: _____________________________

Texas Retirement Planners

This information is not intended to replace a complete fact finder. Ask your financial professional if you wish to see a complete fact finder. The fact finder compromises detailed information of your current financial assets and goals.

Home Office: Texas Retirement Planners, 2717 Commercial Center Blvd., Suite E200, Katy, TX 77494