Proactive Planning Menu

LEVEL FOUR Financial
A DIVISION OF CARR, RIGGS & INGRAM CAPITAL, LLC

IGNITE FINANCIAL GROUP

Client Name

Date

A plan built around you.

Level Four and Ignite Financial Group partners with you by providing an understanding of what advice is available and then asking you what financial concerns or needs you have that you would like addressed. Our advice and financial planning is product and platform neutral, free of trojan horse sales tactics.

What keeps you up at night? How can we help you plan?

Let us help you determine your needs and clearly define the scope of each planning engagement so we can help address your goals and help you pursue financial freedom.

ORGANIZE & ANALYZE

- ☐ Define Goals
- ☐ Prioritize Life's Objectives
- ☐ Bucket List review
- ☐ Establish Emergency Reserve
- ☐ Income Statement
- ☐ Historical Net Worth Statement
- ☐ Cash Flow - Est/Review Budget
- ☐ Cash Flow - Debt Reduction
- ☐ Cash Flow - Transaction Update
- ☐ 12-Month Spending Report
- ☐ Credit Report Review
- ☐ Family Balance Sheet
- ☐ Budget Accountability Partner
- ☐ Establishing Personal Financial Website
- ☐ Personal Financial Website Maintenance
- ☐ Vault Upload - Legal Docs
- ☐ Vault Review
- ☐ Corporate Benefit Review
- ☐ Qualified Plan Review
- ☐ Pension Review
- ☐ Loan Planning
- ☐ Accountability Check In
- ☐ Team Meeting - Planner

INVESTMENT PLANNING

- ☐ Investment Policy Statement
- ☐ Internal Fee Review
- ☐ Review Docs - Investments
- ☐ Volatility Assessment
- ☐ Risk Tolerance Assessment
- ☐ Investment Review - 401(k)
- ☐ Investment Review - Basis
- ☐ Investment Review - Current
- ☐ Education - Investment Basics
- ☐ Education - Managed Accounts vs. Brokerage
- ☐ Team Meeting – Investment Specialists

INCOME TAX PLANNING

- ☐ Income Tax Reporting Review
- ☐ Vault Upload - Tax Returns
- ☐ Tax Harvesting Recommendation
- ☐ Tax Saving Strategies
  - Max 401(k) and IRA
  - Charitable Giving
  - Establish Additional Tax Deductible Accounts
- ☐ Tax Efficient After-Tax Income Strategy
- ☐ Tax Efficient After-Tax Growth Strategy
- ☐ Team Meeting - CPA/Tax Professional

ESTATE PLANNING

- ☐ Review Docs - Wills
- ☐ Review Docs- Medical POA, Durable POA, Living Will (Advanced Directives)
- ☐ Review Trust Docs & Trust Discussion
- ☐ Estate - Probate Estimate
- ☐ Estate - Estate Tax Projection
- ☐ Estate - Charitable Giving
- ☐ Estate - Link Inner Circle
- ☐ Estate Transition
- ☐ Cost Basis Statement
- ☐ Charitable Giving Review
- ☐ Retirement Plan Transfer
- ☐ Beneficiary/Heir Meeting
- ☐ Beneficiary Reviews
- ☐ Discussing Legacy with Heirs
- ☐ Trustee Meeting
- ☐ Estate Equalization
- ☐ Team Meeting - Estate Attorney

RETIREMENT PLANNING

- ☐ Social Security Maximization
- ☐ Retirement Readiness Review
- ☐ Pension Valuation
- ☐ Retirement Scenarios
- ☐ Retirement Income Projection
- ☐ Minimum Required Distributions
- ☐ Education - Retirement Savings
- ☐ Tax-Free Income Options
- ☐ Tax Diversification

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320 North Street, Suite 308 | Nacogdoches, TX 75961 | 936.205.3060 | www.planwithignite.com

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Few people randomly arrive where they want to be.

Let's discuss your plan that seeks to help you get where you want to go.

INSURANCE PLANNING

- ☐ Review Docs - Insurance
- ☐ Life Insurance Needs Analysis
- ☐ Life Insurance - Review Current
- ☐ Beneficiary Review
- ☐ Disability Income Needs Analysis
- ☐ Disability Income Analysis - Current
- ☐ Long-Term Care Needs Analysis
- ☐ Long-Term Care Analysis - Current
- ☐ Long-Term Care Analysis - Parents
- ☐ Health Insurance - Review Current
- ☐ Health Insurance Questionnaire
- ☐ Medicare/Medigap/Rx Drug Plan - Annual Review
- ☐ Vault Upload - Insurance Contracts
- ☐ ID Theft Protection
- ☐ Personal Home & Auto Review
- ☐ Renter's Insurance Review
- ☐ Commercial Property and Liability Review
- ☐ Umbrella/Excess Coverage Review
- ☐ Surety Bonds
- ☐ Team Meeting - Insurance Agent

BUSINESS PLANNING

- ☐ Business Review - Valuation
- ☐ Exit Strategy Overview
- ☐ Buy-Sell Agreement Review
- ☐ Key Employee Retention
- ☐ Employee Benefits Review
- ☐ Risk Management Review
- ☐ Maximize Qualified and NQ Plan Potential
- ☐ Clarify/Minimize Qualified Plan Fiduciary Risk
- ☐ Business Review - Cash Flow
- ☐ Cyber Security Risk Assessment
- ☐ Build/Coordinate Business Planning Team (Attorney, CPA, Planner, Advisor, M&A, Investment Banker)

FAMILY NEEDS PLANNING

- ☐ Review Docs - Prenuptials
- ☐ Combining Newly Wed Finances
- ☐ Education Funding
- ☐ Education Funding for Grandchildren
- ☐ Education - Multi-Gen Education
- ☐ Education - 529/UGMAs/UTMAs
- ☐ Review Docs - Divorce Settlement
- ☐ Review Docs - QDRO
- ☐ Divorce Settlement Options
- ☐ Divorce Settlement Planning
- ☐ Recently Divorced Planning
- ☐ Divorce Care - Child Support
- ☐ Divorce Care - Marital Support
- ☐ Family Care - Aging Parents
- ☐ Family Care - Returning Children
- ☐ Family Care - Special Needs
- ☐ Family Care - Estate Considerations
- ☐ Elder Care - Including a Trusted Person
- ☐ Elder Care - Aging at Home Discussion
- ☐ Elder Care - Sibling Communication Transparency
- ☐ Elder Care - Written Plan Action
- ☐ Elder Care - Elder Care Attorney Meeting
- ☐ Team Meeting - Family Attorney

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