

## AEGIS Discovery Exercise and Retirement Guide™

A Workbook to Initiate Our Goal-Based Planning Process





Name:

Name:

Date:

Client #1 Signature:

Client #2 Signature:

## Understanding the priorities, values and beliefs behind your wealth.

Your financial details are a necessary part of the discovery and planning process, but they are just the beginning in terms of the level of understanding we need in order to deliver the full value of our service, from minimizing tax to guiding you through major transitions.

We'd like to take the time to explore those aspects of your life that are less tangible — like your personal values, your legacy vision, your attitude toward wealth and investing. We often find that this exercise is just as useful in helping us understand your needs, as it is in helping you clarify your goals.

### Our Ongoing Partnership

This workbook is meant to guide our early discussions, which will in turn help us to provide the solutions and the ongoing guidance that will be of most value to you, and your outlook on your financial future.

We will continue to deepen our understanding of your needs and priorities over the course of our partnership with you, and will use this goal-focused approach to help prioritize your financial strategies, guide your evolving plans and personalize our communication process.

**PART 1**

## Personal Priorities

### What are some of the financial concerns that keep you up at night?

Are there topics or questions that weigh on your mind? Is there a particular reason that you are looking for financial advice? If so, choose from the list below or write your own, and we can keep them front-of-mind through the steps that follow.

Not having a paycheck anymore

Living too long

Running out of money

Getting Alzheimer's or other similar illness

Suffering investment losses

Being Bored

Leaving money to others

Too much time together

Cost of health care or long-term care

Parents needing care

Current or future health issue

Kids mismanaging money

Dying early

Other

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### What are your top goals?

Fill in what comes to mind at the moment. If needed we can return to this question at the end of the exercise.

|            | Personal Goals | Financial Goals |
|------------|----------------|-----------------|
| Short Term |                |                 |
| Long Term  |                |                 |

**If money was not a concern, and you had no particular obligation to work, how would you spend your time? i.e. If you had to create a bucket list with no restrictions, what would be on it?**

PART 1

## Personal Priorities *cont'd*

### What do you value most?

On a scale from one to five, one being the most and five being the least, rank the following in terms of their importance to you. How much do you enjoy or value them? Are they major areas of focus for you, or footnotes in your everyday life?

**MOST**

**LEAST**

1    2    3    4    5   Family

Activities your family enjoys: \_\_\_\_\_

1    2    3    4    5   Charity

Charities/Organizations you support: \_\_\_\_\_

1    2    3    4    5   Personal continued education

Past Education: \_\_\_\_\_

1    2    3    4    5   Physical activity and health

Activities you enjoy: \_\_\_\_\_

1    2    3    4    5   Music and artistic culture

Preferred music celebrations: \_\_\_\_\_

1    2    3    4    5   Community involvement

Ways you're involved: \_\_\_\_\_

1    2    3    4    5   Personal hobbies

Hobbies you enjoy: \_\_\_\_\_

1    2    3    4    5   Spiritual or religious interests

1    2    3    4    5   Politics and public service

1    2    3    4    5   Travel and world cultures

Places you want to travel to: \_\_\_\_\_

1    2    3    4    5   Other: \_\_\_\_\_

## Retirement Guide

When do you plan to retire? \_\_\_\_\_

If applicable, when does your spouse plan to retire? \_\_\_\_\_

Do you plan on working part-time in retirement?  Yes  No

Is there a history of family longevity?  Yes  No

### Are there any life changes or major events that are possible once you retire?

- Modify current residence for greater accessibility in your later years
- Relocation
- Change in transportation needs
- Major family event (ex. wedding)
- Change in living situation
- Lifestyle shift
- Age-friendly home
- Purchasing a second property
- Other change that could affect your cash flow in retirement:

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### What will your family relationships look like after you retire?

For example, will you be supporting children or helping parents?  
(If so, for how long, and how much funding will be required each month?)

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## Retirement Guide *cont'd*

### Is there anything in particular that you want to accomplish before retirement?

- Travel destination
- Fitness or personal interest goal
- Supporting children through post-secondary education
- Other:
- Real estate purchase or renovations
- Charitable or community support objective
- Business venture

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### If you're already retired, how would you change your retirement lifestyle if you could? Is there anything you feel is missing or off balance?

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## Family Life and Legacy

### Describe the legacy you envision for your life and wealth.

Think back to the values and goals you've identified so far. From the list below, select the items that come to mind when you envision the legacy you will eventually leave.

- |   |  |
|---|--|
| <input type="checkbox"/> Give younger generations in your family a strong financial start in life   | <input type="checkbox"/> Leave a thriving business that will provide sustainable support for family and other stakeholders |
| <input type="checkbox"/> Instill younger generations with the knowledge, values and financial awareness that helped create your own success | <input type="checkbox"/> Fulfill specific intentions with respect to individual beneficiaries                              |
| <input type="checkbox"/> Contribute to charitable causes that reflect your personal values  | <input type="checkbox"/> Live out your legacy in your later years  |
| <input type="checkbox"/> Start transferring wealth to younger generation via gifting  | <input type="checkbox"/> Leaving a Legacy is not a priority  |
- Other: \_\_\_\_\_

**Are there certain values or interests (ex. community support, spiritual values) that you want to be reflected in your legacy? Are there specific causes or charities that you currently support? How do you see your philanthropic interest developing within your retirement and legacy?**

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### As it stands now, who are your heirs, executors and beneficiaries?

Do you have a simple family picture or more complex plans involving multiple beneficiaries or a blended family?

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## Family Life and Legacy *cont'd*

**Do you have specific intentions as to how your estate will be divided?**

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**To what degree is there open communication and shared understanding between you and your beneficiaries, regarding your intended legacy?**

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## Family Tree

This is your family tree. Fill in the names of those relations that hold some significance with respect to your financial goals and responsibilities, your family estate and your future legacy.

PARENTS

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SIBLINGS

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Child 1 (and Spouse):

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Grandchildren:

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Child 2 (and Spouse):

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Grandchildren:

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Child 3 (and Spouse):

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Grandchildren:

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Child 4 (and Spouse):

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Grandchildren:

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Child 5 (and Spouse):

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Grandchildren:

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Child 6 (and Spouse):

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Grandchildren:

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Other Important Family Members:

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## Family Tree

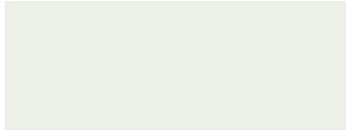
This is your family tree. Fill in the names of those relations that hold some significance with respect to your financial goals and responsibilities, your family estate and your future legacy.

PARENTS

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SIBLINGS

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Check here if Children and Grandchildren are the same

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Child 1 (and Spouse):

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Grandchildren:

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Child 2 (and Spouse):

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Grandchildren:

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Child 3 (and Spouse):

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Grandchildren:

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Child 4 (and Spouse):

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Grandchildren:

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Child 5 (and Spouse):

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Grandchildren:

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Child 6 (and Spouse):

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Grandchildren:

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Other Important Family Members:

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## Investment Mindset

### What are your core beliefs about money?

Can you describe some of the principles that have guided your financial decisions over the years? What lessons have you learned over the years that have affected your attitude toward saving, spending or investing?

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### What do you see as the main goal of your investment portfolio?

Select those that apply, and we will discuss in greater detail.

- |  |  |
|--|--|
| <input type="checkbox"/> To help manage my wealth for retirement                       | <input type="checkbox"/> To ensure my family is supported if I or my spouse experience a sudden change in circumstance |
| <input type="checkbox"/> To provide income to support my current lifestyle             | <input type="checkbox"/> To protect my wealth from inflation   |
| <input type="checkbox"/> To provide income to support my future (retirement) lifestyle | <input type="checkbox"/> To preserve my wealth for the next generation   |
| <input type="checkbox"/> To help fund a specific purchase or goal                      | <input type="checkbox"/> Other:  |

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## Investment Mindset *cont'd*

What do you most want to improve on or implement about your financial life or financial life plan?

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### How do you see our role as advisors?

On a scale of one to five, one being the most and five being the least, which of the following do you see as part of our role as your financial advisors?

| MOST                       |                            |                            |                            |                            | LEAST |   |
|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-------|---|
| <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input type="checkbox"/> 5 |       | Gaining and maintaining clarity about my own financial situation                        |
| <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input type="checkbox"/> 5 |       | Learning about investing, tax, retirement and other financial topics                    |
| <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input type="checkbox"/> 5 |       | Staying informed regarding the details of my portfolio, as well as market conditions    |
| <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input type="checkbox"/> 5 |       | Improving my investment and wealth strategies for the purpose of meeting specific goals |
| <input type="checkbox"/> 1 | <input type="checkbox"/> 2 | <input type="checkbox"/> 3 | <input type="checkbox"/> 4 | <input type="checkbox"/> 5 |       | Receiving guidance through both everyday decisions and major life events                |

### Other remarks:

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## Retirement Guide for Executives

If your primary occupation is in the corporate executive space, it's likely that you face certain complications with respect to your assets, forms of compensation, and ultimately your retirement. That's why we encourage executives to complete this section of the workbook.

### Employment and Compensation Overview

Where do you work and what is your title? \_\_\_\_\_

Is there a possibility you could be changing positions in the next five years?  Yes  No

How are you compensated? Select all that apply.

- |   |  |
|---|--|
| <input type="checkbox"/> Base salary                | <input type="checkbox"/> Pension plan              |
| <input type="checkbox"/> Bonus arrangement (annual) | <input type="checkbox"/> Executive retirement plan |
| <input type="checkbox"/> Bonus arrangement (other)  | <input type="checkbox"/> Stock Options             |
| <input type="checkbox"/> Restricted stock           | <input type="checkbox"/> Deferred Compensation     |
| <input type="checkbox"/> Unrestricted stock         | <input type="checkbox"/> Other _____               |

### Please provide plan documents for the above checked boxes

If you cannot provide plan documents, can you describe your compensation plan and fill out the following sections (Insider to Company, Deferred Compensation, and Stock Options)?

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### Insider to company

Do you own greater than 10% or more of company's shares of voting stock?  Yes  No

Are you a director or senior officer of the company?  Yes  No

Do you have a 10b5-1 plan for your company stock?  Yes  No

(A 10b5-1 plan allows insiders of publicly traded companies to set up a trading plan to sell shares they own)

Do you own restricted stock?  Yes  No

Have you made an 83(b) election?  Yes  No  Not Sure

(83(b) elections allow you to be taxed on shares of restricted stock on the date the equity was granted, not on the vesting date when its value will have increased. This can save considerable tax dollars.)

## Retirement Guide for Executives *cont'd*

### Deferred Compensation

**Is your plan funded?**    Yes    No    Not Sure

**Have you paid tax on these assets yet?**    Yes    No    Not Sure

**Is it portable?**    Yes    No    Not Sure

**Do you have the option to take an in-service withdrawal?**    Yes    No    Not Sure

**Is your deferred compensation accessible to creditors?**    Yes    No    Not Sure

**What are the payout options for your deferred compensation?**    Not Sure

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**What would happen to your deferred compensation if the company were to be sold?**    Not Sure

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**If the company were to be dissolved, how would your deferred compensation be affected?**    Not Sure

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**If you have not yet paid tax on your deferred compensation, how would your retirement savings be impacted if your deferred compensation paid out in one year?**    Not Sure

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## Retirement Guide for Executives *cont'd*

### Stock Options

If plan documents are unavailable, please provide as much detail as possible below:

|  |  |
|--|--|
| <p>Description _____<br/>_____</p> <p>Type: <input type="checkbox"/> Incentive Stock Option (ISO)*<br/><input type="checkbox"/> Non-qualified Stock Option (NSO)*</p> <p>Issue Date: _____</p> <p>Grant Price: _____</p> <p>Vesting Schedule: _____</p> <p>Exercise Date: _____</p> <p>Expiration: _____</p> | <p>Description _____<br/>_____</p> <p>Type: <input type="checkbox"/> Incentive Stock Option (ISO)*<br/><input type="checkbox"/> Non-qualified Stock Option (NSO)*</p> <p>Issue Date: _____</p> <p>Grant Price: _____</p> <p>Vesting Schedule: _____</p> <p>Exercise Date: _____</p> <p>Expiration: _____</p> |
| <p>Description _____<br/>_____</p> <p>Type: <input type="checkbox"/> Incentive Stock Option (ISO)*<br/><input type="checkbox"/> Non-qualified Stock Option (NSO)*</p> <p>Issue Date: _____</p> <p>Grant Price: _____</p> <p>Vesting Schedule: _____</p> <p>Exercise Date: _____</p> <p>Expiration: _____</p> | <p>Description _____<br/>_____</p> <p>Type: <input type="checkbox"/> Incentive Stock Option (ISO)*<br/><input type="checkbox"/> Non-qualified Stock Option (NSO)*</p> <p>Issue Date: _____</p> <p>Grant Price: _____</p> <p>Vesting Schedule: _____</p> <p>Exercise Date: _____</p> <p>Expiration: _____</p> |

An ISO is taxed as capital gain as long as exercised 1 year or greater after exercise and 2 years or more after grant date. In a NSO, the bargain portion is ordinary income and capital gain after exercise

## Retirement Guide for Executives *cont'd*

Are your stock options and deferred compensation plan addressed in your will and estate plan?  Not Sure

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Do you have any other concerns or objectives related to your executive compensation and your retirement, that you wish to share with us?

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Are there any particular areas of your compensation package in which you would like assistance in order to acquire more in depth knowledge and understanding?

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