

**BIRKS FINANCIAL ADVISORS, LLC**  
RETIREMENT AND INVESTMENT ADVISOR

SUGAROAK OFFICE RETREAT  
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www.BirksFinancial.com

Congratulations for taking the first step in having a plan for your financial independence! The purpose of this letter is to have you prepared for your Successful Retirement.

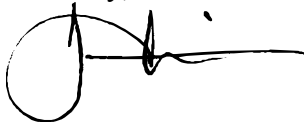
As a reminder, please:

1. Bring your completed Confidential Personal Financial Statement (enclosed) in addition to your investment and employment related benefit statements to our meeting. Knowing where you are today is very important. The attached checklist may be used to help you gather the information. We cannot begin your retirement planning or effectively advise you without these documents.
2. If you're married, bring your spouse. Your financial plan will involve their input regardless of their level of financial sophistication.
3. Review our website [www.BirksFinancial.com](http://www.BirksFinancial.com) to learn more about how we can help you with your financial planning and investment consulting.

If you have any questions regarding the documents you will be gathering, please don't hesitate to contact us. Directions are attached.

I look forward to helping you reach your financial goals.

Sincerely,



James M. Birks, CFP™  
President

# FINANCIAL ROADMAP CHECKLIST

## **1. Investment Statements (Bring these to the meeting)**

- Bank and Credit Union Statements
- IRA Account Statements
- Other Brokerage Statements

## **2. Any home loan documents that you may have**

- Secondary Mortgage or Equity Line of Credit

## **3. Most Recent Income Tax Return**

## **4. Any Estate Planning Documents**

- Wills
- Powers of Attorney
- Revocable or Irrevocable Living Trusts

## **5. Insurance Policy Statements**

- Life Insurance
- Disability Insurance
- Long Term Care Insurance

## **6. Other Employment Related Benefits (Bring these to the meeting)**

- 401k, 403(b), or TSP Plan Statement
- Pension Plan Statement
- Deferred Compensation Statement
- Stock Option Schedules

**Confidential Personal Financial Statement Date \_\_\_\_\_**  
**Name \_\_\_\_\_**

**Estate Assets**

	<b><u>Approximate Fair Market Value</u></b>	<b><u>Liabilities</u></b>	<b><u>Title*</u></b>
<b>Real Estate</b>			
Primary Residence	\$ _____	\$ _____	_____
Secondary Residence	\$ _____	\$ _____	_____
Commercial Property	\$ _____	\$ _____	_____
Land	\$ _____	\$ _____	_____
Business Ownership	\$ _____	\$ _____	_____

**Additions\*\***

<b>Qualified Retirement Plans</b>			
Client Total: IRAs, TSA, 401(k)	\$ _____	\$ _____	
Spouse Total: IRAs, TSA, 401(k)	\$ _____	\$ _____	

**Liquid Assets**

Cash in banks:(Checking, Savings, Money Markets, CD's, T-bills, Savings Bonds)

	\$ _____	\$ _____	_____
Securities (Stocks, Bonds, Mutual Funds)			
	\$ _____	\$ _____	_____
Non-qualified annuities	\$ _____	\$ _____	_____
Other (Inheritance)	\$ _____	\$ _____	_____

<b>Life Insurance</b>	<b><u>Cash Value</u></b>	<b><u>Death Benefit</u></b>	<b><u>Liabilities</u></b>
Client Total	\$ _____	\$ _____	\$ _____
Spouse Total	\$ _____	\$ _____	\$ _____

**Other Liabilities** (College, Autos, Credit Cards ) \$ \_\_\_\_\_

**Personal Property and Collectables** \$ \_\_\_\_\_

**Total Estate Assets** \$ \_\_\_\_\_

**- Total Estate Liabilities** \$ \_\_\_\_\_

**Total Net Worth** \$ \_\_\_\_\_

\* Title: Client-C, Spouse-S, Joint Tenancy-JT

\*\*New annual additions, **excluding** reinvestment of current gains and earnings

**Income (Annual)**

**Earnings**

Client Total: \$ \_\_\_\_\_

Spouse Total: \$ \_\_\_\_\_

Desired Retirement Age: Client \_\_\_\_\_ Spouse \_\_\_\_\_

**Pensions**

Client Total (current or projected) \$ \_\_\_\_\_

Spouse Total (current or projected) \$ \_\_\_\_\_

**Social Security**

Client Total (current or projected) \$ \_\_\_\_\_

Spouse Total (current or projected) \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

**Total Annual Income** \$ \_\_\_\_\_

**Desired Retirement Income (before taxes)** \$ \_\_\_\_\_

**Current Estate Plan**

U.S. Citizen (both) yes/no  
Will yes/no  
Durable Power of Attorney yes/no  
Medical Power of Attorney yes/no  
Living Trust yes/no  
Credit Shelter Trust yes/no  
Life Insurance Trust yes/no  
Last comprehensive review Date \_\_\_\_\_

Gift Giving  
Client: Amount per year \$ \_\_\_\_\_  
Spouse: Amount per year \$ \_\_\_\_\_

**Current Financial Plan**

Written comprehensive plan yes/no  
Prepared by a Certified Financial Planner™ yes/no  
Last comprehensive review Date \_\_\_\_\_

**Current Long Term Care Insurance**

Client yes/no  
Spouse yes/no

**Current Disability Insurance**

Client yes/no  
Spouse yes/no

**Other Information**

Address:

\_\_\_\_\_  
\_\_\_\_\_

Client's birthday: \_\_\_\_\_

Spouse's birthday: \_\_\_\_\_

Client's health: Excellent Good Fair Poor

Spouse's health: Excellent Good Fair Poor

Dependents: Names, Ages

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Goals and Concerns**

\_\_\_ Retirement

\_\_\_ Investment Management

\_\_\_ Long-Term Care

\_\_\_ Other \_\_\_\_\_

**Insurance Information (Optional)**

Life Insurance Policies Insuring Client

	Death Benefit	Loan	Owner	Beneficiary	Type
1.	\$ _____				
2.	\$ _____				
3.	\$ _____				
4.	\$ _____				

Life Insurance Policies Insuring Spouse

	Death Benefit	Loan	Owner	Beneficiary	Type
1.	\$ _____				
2.	\$ _____				

Disability Insurance Policies Insuring Client

Sum of disability policy benefits as a percentage of earnings \_\_\_\_\_% -or-  
Monthly disability policy benefits as a dollar amount \$ \_\_\_\_\_

Disability Insurance Policies Insuring Spouse

Sum of disability policy benefits as a percentage of earnings \_\_\_\_\_% -or-  
Monthly disability policy benefits as a dollar amount \$ \_\_\_\_\_

# **THE BENEFITS OF COMPREHENSIVE FINANCIAL ADVICE**

## **SIMPLIFY AND IMPROVE YOUR LIFE**

It has been our experience that many busy people, no matter how well educated or financially sophisticated, don't have the time or inclination to effectively manage their own financial affairs.

Most people today are too busy keeping up with the changes in their own specialized areas to remain current with the ever-changing financial services industry. To prepare a financial plan with the same attention to detail as that of a professional advisor would just take too much time and research. This would be time away from your personal life, occupation, business or civic responsibilities.

If your financial situation is being handled by a financial advisor, you can be assured that your "financial house" is in order. Your time and attention can be focused in effective business management and pursuing your personal interests.

## **CONFIRM YOUR FINANCIAL OBJECTIVES ARE BEING MET**

Many people currently have several advisors in place that provide advice only within their own area of expertise. For example, the broker may be an expert in picking stocks and bonds, but without access to information concerning your total financial situation they may not be able to provide the proper advice with respect to:

- How much to save
- Where to save it
- When will you be financially independent
- What is the safe withdraw rate from your investments to remain financially independent
- Which investments should be sold first to reduce your taxes

Your accountant may be doing an excellent job of tax preparation, but may not be able to help you re-position assets so as to reduce next year's taxes.

By evaluating your total financial situation, a qualified financial advisor can coordinate strategies that help you achieve your goals and objectives. By focusing on the whole, rather than on a part, this advisor can make recommendations that are consistent with your long-term financial strategy.

## **FOLLOW THROUGH AND GET RESULTS**

A financial plan that is not implemented becomes merely an educational experience. Worse than that, you have become aware of your financial problems but have not taken action to solve them. Your stated goals and objectives can never be met without putting the plan into action. Follow-through is critical!

A financial advisor will ensure that all phases of your plan are properly implemented by your selected agents, not only in terms of the types and categories of investments, but with respect to estate, tax, and retirement planning. All the areas of risk assessment are important, since one overlooked exposure could wipe out the rewards of years of work and saving.

## **FREQUENT REVIEW TO REMAIN ON SCHEDULE**

Your planning is a dynamic process and should be reviewed on a continuing basis to verify that your goals are being met and that you are remaining on your financial schedule. Since “nothing is as constant as change itself” your goals, attitudes toward financial risks and family circumstances will change.

Even if we as individuals were to remain the same, the financial world around us changes so frequently that a constant monitoring is a necessary part of the planning process. The political, tax, legislative and economic changes increase in frequency.

The on-going review and reporting also holds the planning firm accountable to you—the client. Quarterly reviews also ensure that any necessary adjustments are made before it is too late.

## **PROVIDES YOU WITH PEACE OF MIND**

Many people have expressed the sentiment that the planning process has made them much more comfortable with their financial situations—their financial questions and concerns have been resolved.

Dealing with a financial advisor will give you the peace of mind in knowing that your financial situations are being handled by a full-time professional who is dedicated to your financial needs and who is in constant pursuit of your goals.

## **Directions to Birks Financial**

### **From Route 495 (Capital Beltway):**

- Use either the expressway – Route 267 (Dulles Toll Road) or Route 7 (Leesburg Pike). The Dulles Toll Road is usually faster and is more direct.

### **From Route 267 (Dulles Toll Road):**

- Proceed west towards Leesburg.
- Take exit 11-Route 7100 (Fairfax County Parkway) North.
- Stay right. After your second light veer right for the Route 606 West (Elden Street) Exit. Take Route 606 (Elden Street) west towards Herndon.
- Make a left at the second light- Carlisle Drive
- Proceed to the end of Carlisle Drive and enter **SugarOak Office Retreat**.
- 431-A is at the end of the office park. There is plenty of open parking. We are on the first floor.

### **From Route 7 (Leesburg Pike):**

- Proceed West towards Leesburg from Tysons Corner.
- Make a left on Baron Cameron Avenue.
- After Baron Cameron Avenue goes under Route 7100 (Fairfax County Parkway) it becomes Elden Street.
- After Passing under 7100 make a left at your second light, which is Carlisle Drive.
- Proceed to the end of Carlisle Drive and enter **SugarOak Office Retreat**.
- 431-A is at the end of the office park. There is plenty of open parking. We are on the first floor.

### **From Route 7100 (Fairfax County Parkway):**

- From points south of the Dulles Toll Road, take the Fairfax County Parkway north until crossing the Dulles Toll Road.
- Stay right. After your second light veer right for the Route 606 West (Elden Street) Exit.
- From points north of the Dulles Toll Road and points south continued, Take Route 606 (Elden Street) west towards Herndon.
- Make a left at the second light – Carlisle Drive
- Proceed to the end of Carlisle Drive and enter **SugarOak Office Retreat**.
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