



WORKSHEET

YOUR CURRENT INVESTMENT



YOUR CURRENT INVESTMENT WORKSHEET

HOW YOU ARE INVESTED TODAY CHECKLIST

Your investment strategy will help determine your ability to reach your retirement savings and other goals, stay ahead of inflation and help your money last throughout your retirement. Over the course of your life, you may want to modify your investment strategy, depending on your other income sources and your short- and long-term investment goals.

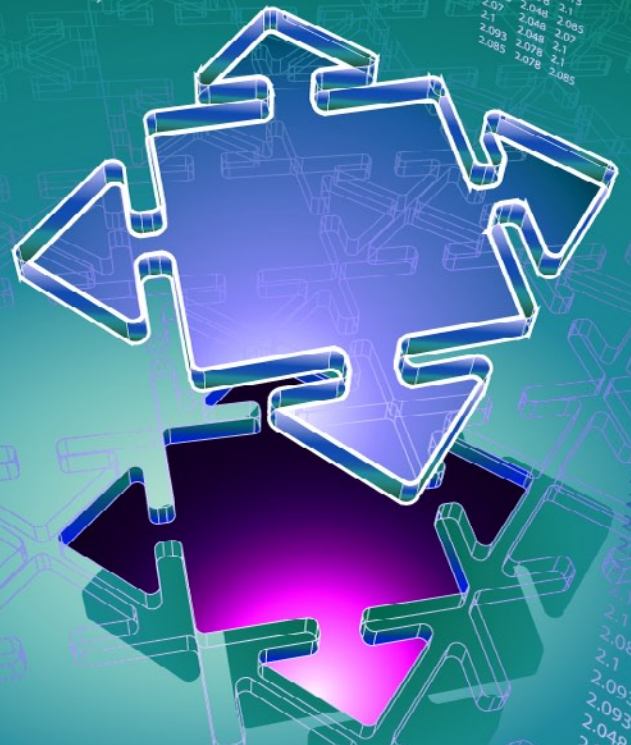
DIRECTIONS

Please gather your most recent taxable and tax-deferred investment account statements and complete the worksheet below. When you've determined the percentage of each investment type you have in your portfolio, review the asset allocation strategy information below and compare that information to your current allocation. Then we can help you create a customized financial strategy for the future.

INVESTMENT NAME	INVESTMENT TYPE (STOCKS, BONDS, CASH)	\$ VALUE	% OF CURRENT PORTFOLIO
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %
_____	_____	\$ _____	_____ %

	MY CURRENT PORTFOLIO ALLOCATION (%)	MY TARGET INVESTOR PROFILE PORTFOLIO ALLOCATION (%)	DIFFERENCE (%)	MY ACTION PLAN FOR DIVERSIFICATION
Stocks	_____	_____	_____	_____
Bonds	_____	_____	_____	_____
Cash	_____	_____	_____	_____

Diversification is a method used to manage risk. It does not guarantee against loss. Securities and investment advisory services are offered through Securian Financial Services, Inc., member FINRA/SIPC. Delta Financial Advisors, Inc. is independently owned and operated. Tracking # 0631.508082.2012 DOFU: 06.2012



WORKSHEET

YOUR EDUCATION FUNDING



YOUR EDUCATION FUNDING WORKSHEET

EDUCATION STRATEGY WORKSHEET

Because a college education has become a necessity in today's competitive environment, the cost of higher education continues to increase at more than twice the rate of wage inflation. It is important to create an education financial strategy today to avoid burdening your children and grandchildren with excessive debt.

See page 2 for information on the types of education savings plans available. We can help you select the plan that makes the most sense for you.

DIRECTIONS

Complete the worksheet below.

CHILD'S NAME	PLAN TYPE (INC. 529 PLANS, EDUCATION SAVINGS ACCTS. AND UGMA/UTMA ACCOUNTS)	CURRENT ACCOUNT VALUE	HOW MUCH WILL YOU NEED FOR EDUCATION COSTS	HOW MANY YEARS UNTIL YOU NEED THE MONEY?	MY ACTION PLAN
_____	_____	\$ _____	\$ _____	_____ Years	_____
_____	_____	\$ _____	\$ _____	_____ Years	_____
_____	_____	\$ _____	\$ _____	_____ Years	_____
_____	_____	\$ _____	\$ _____	_____ Years	_____
_____	_____	\$ _____	\$ _____	_____ Years	_____



YOUR EDUCATION FUNDING WORKSHEET

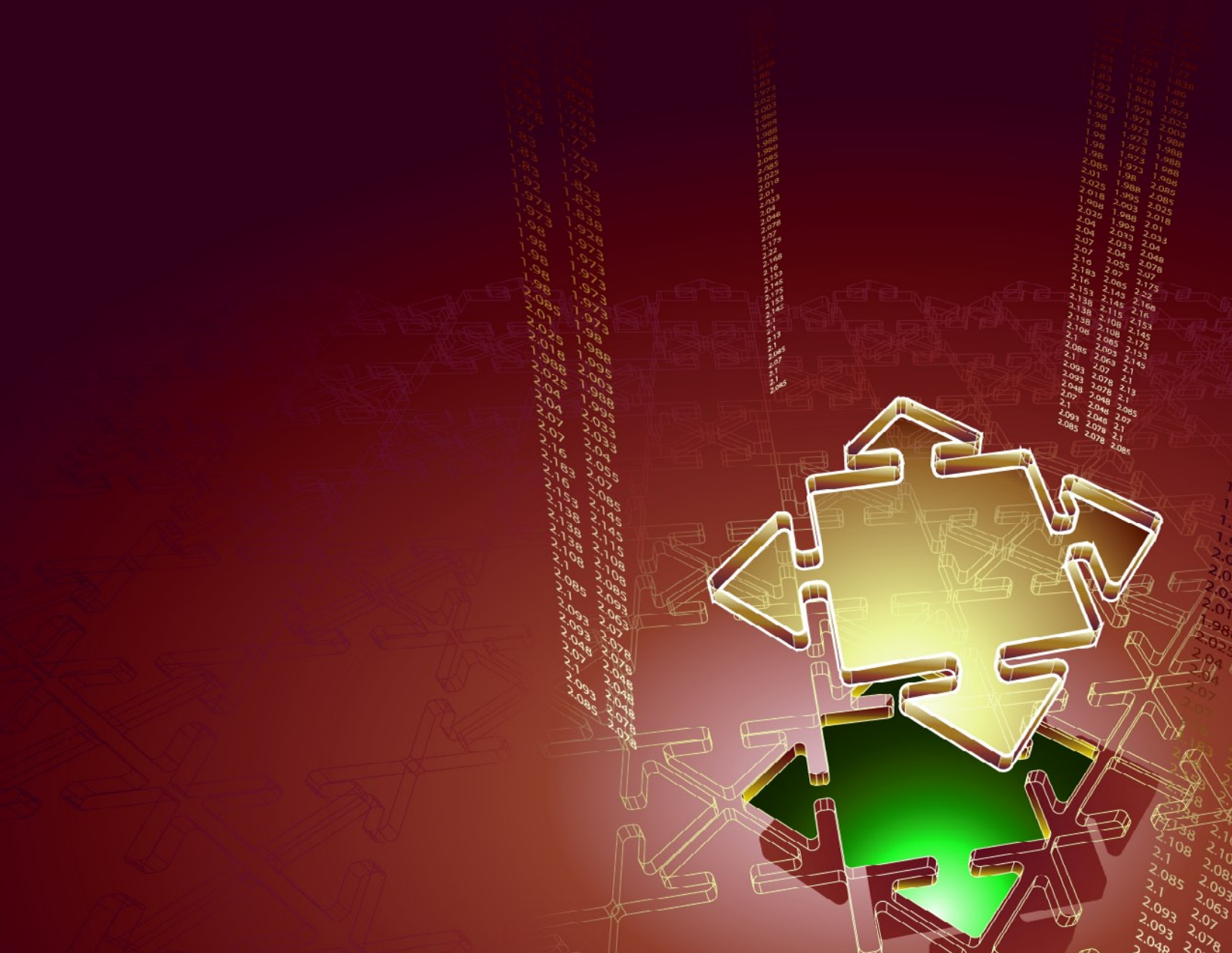
TAX-ADVANTAGED EDUCATION SAVINGS ACCOUNTS

	529 COLLEGE SAVINGS PLANS	COVERDELL EDUCATION SAVINGS ACCOUNT (ESA)	UGMA/UTMA ACCOUNT
CONTRIBUTIONS	<ul style="list-style-type: none"> Contribution limits vary by plan; \$13,000 (\$26,000 for joint filers) per year per beneficiary without federal gift-tax consequences. 	<ul style="list-style-type: none"> Up to \$2,000 per child per year, subject to income restrictions. 	<ul style="list-style-type: none"> Unlimited contributions; \$13,000 (\$26,000 for joint filers) per year per beneficiary without federal gift-tax consequences.
TAX ADVANTAGES	<ul style="list-style-type: none"> Earnings grow federal income-tax deferred and are currently tax-free as long as the withdrawals are used for qualified higher-education expenses. Some plans have state income tax benefits, including deductions for contributions to home state plans. 	<ul style="list-style-type: none"> Earnings and withdrawals are federal income-tax-free if used for elementary and secondary school expenses and/or higher-education expenses. 	<ul style="list-style-type: none"> Generally not tax advantaged due to “kiddie tax” rules. The kiddie tax applies when children under 19 (or under 24 and a full-time student) earn more than \$1,900 on their interest plus dividends plus other investment income. If children earn more than that, part of their income will be taxed at the custodian/parents’ tax rate instead of the child’s tax rate. Specifically, the first \$1,900 of the child’s investment income (less their standard deduction) will be taxed at the child’s tax rate, and the remaining investment income is taxed at the parents’ tax rate when the investment income is added to the parents’ income. For more info, see IRS publication 929.
ANY LIMITS?	<ul style="list-style-type: none"> No age or income limits with respect to account owners or beneficiaries under Section 529 of the Internal Revenue Code. However, some plans may limit account ownership to those who are of the age of majority. Funds must be used for qualified educational expenses, or earnings are taxed as ordinary income, plus a 10% penalty. 	<ul style="list-style-type: none"> Beneficiary must be younger than age 18, except in the case of a special needs beneficiary. Assets must be used by age 30, except in the case of a special needs beneficiary. 	<ul style="list-style-type: none"> Child succeeds to account ownership upon age of majority (18 or 21) in state.
WHO CONTROLS THE ACCOUNT?	<ul style="list-style-type: none"> The account owner (typically the parent or grandparent) maintains control of the account and can change the beneficiary. 	<ul style="list-style-type: none"> Account owner (parent) can change beneficiary. 	<ul style="list-style-type: none"> The beneficiary cannot be changed; trustee controls the account until the beneficiary reaches the age of majority.
INVESTMENT OPTIONS	<ul style="list-style-type: none"> Varies by plan. However, most plans offer a wide range of portfolios consisting of mutual funds. 	<ul style="list-style-type: none"> Wide range 	<ul style="list-style-type: none"> Wide range

Before you invest in a 529 plan, request an official statement from the program or your Financial Advisor and read it carefully. The official statement contains more complete information, including investment objectives, charges, expenses and risks of investing in the plan, which you should consider before investing.

A 529 college savings plan is a tax-advantaged investment program designed to help pay for qualified higher education costs. Participation in a 529 plan does not guarantee that the contributions and investment returns will be adequate to cover higher education expenses. Contributors to the plan assume all investment risk, including the potential for loss of principal, and any penalties for non-educational withdrawals.

Your state of residence may offer state tax advantages to residents who participate in the in-state plan, subject to meeting certain conditions or requirements. You may miss out on certain state tax advantages should you choose another state’s 529 plan. Any state based benefits should be one of many appropriately weighted factors to be considered in making an investment decision. You should consult with your financial, tax or other advisor to learn more about how state based benefits (including any limitations) would apply to your specific circumstances. You may also wish to contact your home state’s 529 plan Program Administrator to learn more about the benefits that might be available to you by investing in the in-state plan.



WORKSHEET

YOUR ESTATE PLANNING



YOUR ESTATE PLANNING WORKSHEET

ESTATE PLANNING CHECKLIST

Creating an estate plan is about extending your financial strategy beyond your lifetime. It enables you to impart your values to your loved ones, and it helps ensure that your assets are efficiently transferred to your heirs. Additionally, estate planning is helpful in minimizing the impact of estate taxes and can provide liquidity to cover tax payments and other expenses.

DIRECTIONS

Check through this list of estate planning strategies to identify your needs. Then we can help you create a customized financial strategy for the future.

ESTATE PLANNING STRATEGIES

DO I HAVE?

REMINDER:
WHY IT'S IMPORTANT

MY ACTION PLAN

Will	<input type="checkbox"/> Yes <input type="checkbox"/> No	Declares how your property will be distributed upon your death	<hr/>
Beneficiary designations	<input type="checkbox"/> Yes <input type="checkbox"/> No	Allows you to instruct who will inherit a particular asset upon your death	<hr/>
Retirement asset distribution	<input type="checkbox"/> Yes <input type="checkbox"/> No	Allows you and your beneficiaries to prolong tax-deferred growth by taking only required distributions	<hr/>
Durable power of attorney	<input type="checkbox"/> Yes <input type="checkbox"/> No	Lets you name someone to manage your financial affairs if you become incapacitated	<hr/>
Health care proxy	<input type="checkbox"/> Yes <input type="checkbox"/> No	Lets you name someone to direct health care decisions should you become severely ill/incapacitated	<hr/>
Life insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No	Pays a death benefit to beneficiaries at the death of the insured	<hr/>
Trust	<input type="checkbox"/> Yes <input type="checkbox"/> No	There are numerous types of trusts that can provide for future generations of your family, as well as help you contribute to charities and avoid probate.	<hr/>



YOUR ESTATE PLANNING WORKSHEET

ESTATE PLANNING STRATEGIES

DO I HAVE?

REMINDER: WHY IT'S IMPORTANT

MY ACTION PLAN

Gifting strategies

Yes No

Can fund charities and family members while reducing estate taxes

Tax minimization strategies

Yes No

Considers tax consequences of assets used for gifting, for wealth transfer and to generate income

Long-term-care insurance

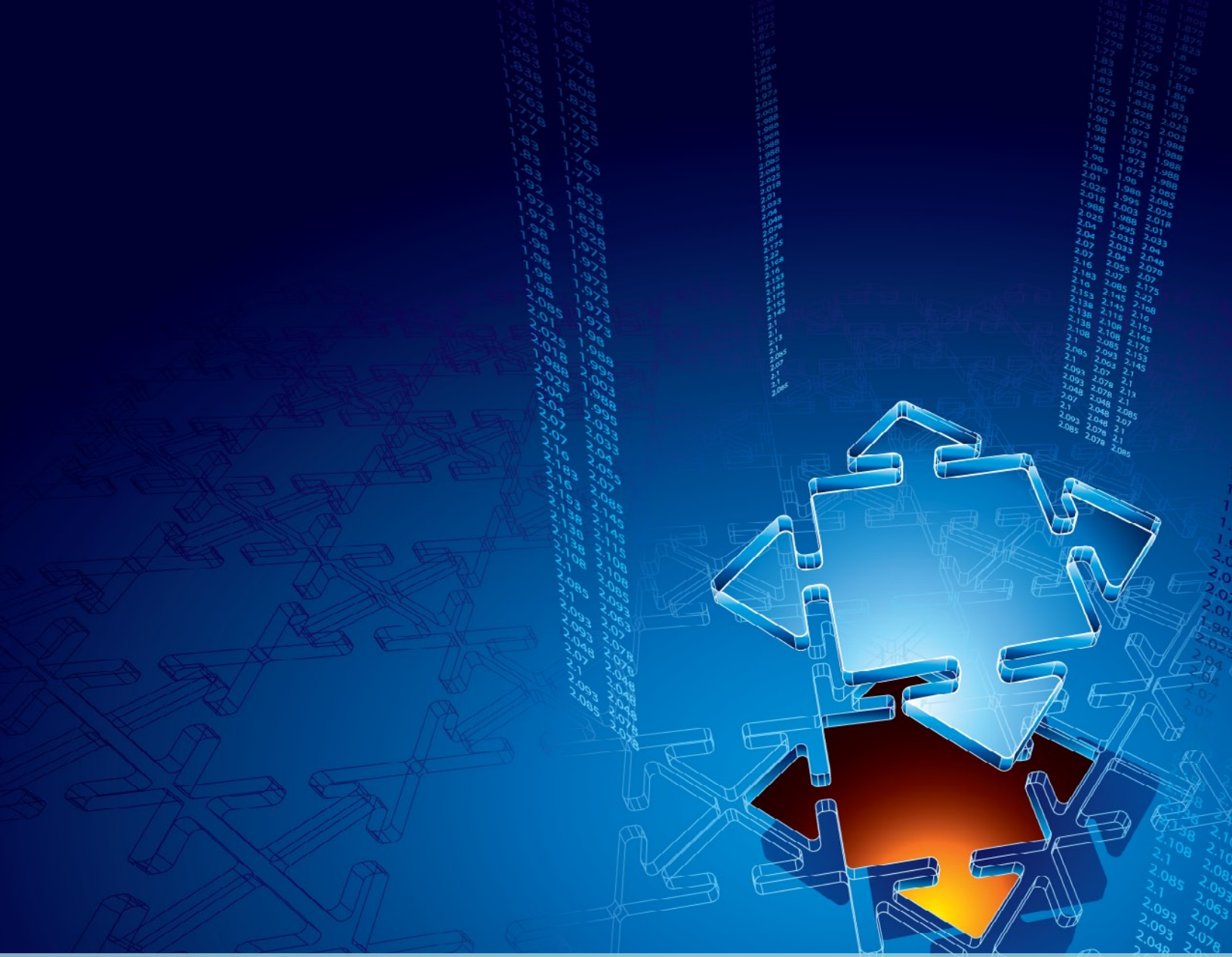
Yes No

Helps cover the cost of expenses if you require extended health/living assistance

Financial Advisors do not provide specific tax/legal advice and this information should not be considered as such. You should always consult your tax/legal advisor regarding your own specific tax/legal situation.

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YOUR FINANCIAL INDEPENDENCE



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Preparation is critical to achieving the life you want in retirement. The following exercise can help show you what you need to consider when preparing for your future. It also will give you an excellent starting point for developing a comprehensive strategy. Fill in the blanks in the “amount” column and then write down any specific steps you could take to change or improve your situation to achieve financial freedom. Then we can help you create a customized financial strategy for the future.

Steps to Work Toward Financial Freedom

I have a comprehensive financial strategy for retirement.	<input type="checkbox"/> Yes <input type="checkbox"/> No	MY ACTION PLAN	_____
I have organized financial records that I keep in a safe place.	<input type="checkbox"/> Yes <input type="checkbox"/> No		_____
I know where I stand financially. <input type="checkbox"/> Yes <input type="checkbox"/> No	AMOUNT	MY ACTION PLAN	
(a) My liquid net worth (savings and investments, including retirement accounts) less consumer/non-real-estate debt is:	\$ _____		_____
(b) My real estate equity (current value less mortgages) is:	\$ _____		_____
(c) My total net worth (a + b = c) is:	\$ _____		_____
I'm saving regularly for the future. <input type="checkbox"/> Yes <input type="checkbox"/> No			
My annual tax-deferred savings is:	\$ _____		_____
My annual taxable savings for retirement is:	\$ _____		_____
My annual taxable savings for other goals is:	\$ _____		_____
I'm living within my means. <input type="checkbox"/> Yes <input type="checkbox"/> No			
My total monthly income is:	\$ _____		_____
My nondiscretionary expenses are:	\$ _____		_____
My discretionary expenses are:	\$ _____		_____
Net surplus/deficit:	\$ _____		_____
My assets are properly diversified. <input type="checkbox"/> Yes <input type="checkbox"/> No	AMOUNT	ALLOCATION	MY ACTION PLAN
Stocks	\$ _____	_____ %	_____
Bonds	\$ _____	_____ %	_____
Cash	\$ _____	_____ %	_____
Total		_____ 100 %	



YOUR FINANCIAL INDEPENDENCE WORKSHEET

I'm effectively managing my liabilities. Yes No

	AMOUNT	INTEREST RATE	MY ACTION PLAN
First mortgage:	\$ _____	_____ %	_____
Second mortgage or credit line:	\$ _____	_____ %	_____
Vacation home or other mortgage:	\$ _____	_____ %	_____
Auto 1 loan:	\$ _____	_____ %	
Auto 2 loan:	\$ _____	_____ %	
Boat/other loan:	\$ _____	_____ %	
Credit card debt:	\$ _____	_____ %	
Last year, I increased (+) or paid off (-) principal:	\$ _____		
I paid in interest:	\$ _____		
This year I expect to increase (+) or pay off (-) principal:	\$ _____		

I'm effectively managing my cash. Yes No

	AMOUNT	MY ACTION PLAN
	\$ _____	_____

I have sufficient insurance to manage key risks to my financial security. Yes No

Life and Health Insurance

		AMOUNT	MY ACTION PLAN
Life insurance:	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	_____
Medical insurance:	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	_____
Disability insurance:	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	_____
Long-term-care insurance:	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	_____

Property and Liability Insurance

		AMOUNT	MY ACTION PLAN
Homeowners insurance:	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	_____
Auto insurance:	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	_____
Boat insurance (if applicable):	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	_____
Personal liability (umbrella) insurance:	<input type="checkbox"/> Yes <input type="checkbox"/> No	\$ _____	_____



YOUR FINANCIAL INDEPENDENCE WORKSHEET

I have a plan to help fund my children's or grandchildren's (if applicable) college education(s).

Yes No

MY ACTION PLAN

529 college investing plan(s):

\$ _____

UGMA/UTMA account(s):

\$ _____

Coverdell Education Savings Accounts:

\$ _____

Other:

\$ _____

I have separate savings for other major planned expenses.

Yes No

AMOUNT

MY ACTION PLAN

Child's wedding:

\$ _____

Vacation home purchase:

\$ _____

Other:

\$ _____

AMOUNT

MY ACTION PLAN

I have an emergency fund for unexpected expenses or loss of income.

Yes No

\$ _____

MY ACTION PLAN

I have a will.

Yes No

The beneficiaries I have designated on my retirement accounts, insurance policies and annuity contracts are current.

Yes No

I have a business succession plan (if applicable).

Yes No



WORKSHEET

YOUR GOAL SETTING



YOUR GOAL SETTING WORKSHEET

Knowing your retirement goals is a critical step in creating a viable retirement strategy. Complete this exercise to define what you want to achieve in retirement. Then we can help you create a customized financial strategy for the future.

ESTABLISHING YOUR GOALS WORKSHEET

1. My ideal plan for retirement is to:

- Work full time
- Work part time
- Go back and forth between periods of work and leisure when I want or feel the need to do so
- Start my own business
- Never work for pay again
- Something else (please describe) _____

2. I would like to enter this ideal retirement at age _____ .

3. I would like to stop working completely at age _____ .

OR

- I prefer to never stop working completely.

4. In my new retirement life, I prefer to:

- Continue in the same line of work as my current profession
- Choose a different line of work
- If I choose a different line of work, I would like to (please describe) _____

5. I am willing to reduce my current standard of living once I retire to feel more confident that my resources will last a lifetime.

- Yes No



YOUR GOAL SETTING WORKSHEET

6. I would like to have \$ _____ in savings and investments when I retire.

7. I have identified how I will pay for my health care insurance. Check all that apply.

- Work a few extra years to save more money for health care costs in retirement
- Sufficient funds already set aside for health care insurance during retirement
- Go back to work in retirement to get health insurance
- Concerned about paying for health insurance in retirement
- Medicare/Medicaid coverage

8. If carrying debt, I would like to reach a point in my life when I will have no debt.

Yes No

My current debt is \$ _____.

I want to be debt free by age _____.

9. My plans for real estate in retirement include (check all that apply):

- Staying in my current home until (When?) _____
- Downsizing (When and where will I move?) _____
- If downsizing, I plan to buy/rent: _____
- Purchasing a second home (When and where?) _____

10. I plan to cover the costs of my children's or grandchildren's education.

Yes No

If yes, children's names and amounts:

11. My plans to preserve or transfer my wealth include:

- Leaving it primarily to my family
- Leaving it to charity
- Spending it and leaving little, if anything, to family or to charity
- Something else (please describe) _____
- Leaving a substantial portion to both family and charity _____

12. Activities I'd like to enjoy during retirement include (e.g., traveling, spending time with family, taking an educational course).
