CANDY J. LEE
Financial Planning & Money Management

The Planning Pathway

Sample First Year Implementation

Month 1 - Identifying Your Legacy
- Family Profile
- Family Financial Philosophy
- Fiscal Goals
- Investment Tolerance
- Charitable Inclinations
- Multi Generational Goals
- Data Gathering
- *The Planning Process

Month 2 - Where You Are Now
- Goal and Pathway Review
- Tax Analysis
- Income Analysis
- Cash Flow/ Budget
- Risk Management
- Legal Status
- Client Verification of Data
- *Match to Your Family Profile

Month 3 - Where You Can Be
- Goal and Pathway Review
- Written Financial Plan
- Tax Strategy
- Investment Allocation
- Risk Management
- Cash Flow / Budget
- Legal Strategy
- *Asset Allocation

Month 4 - Action Plan to Move You Where You Want to be
- Goals and Pathway Review
- Multi Generational Financial Plan for Tax, Income,
- Investment, Estate Legacy, Business and Charitable Strategies
- Investment Policy Statement
- *Monitoring and Measuring Investment Performance

1st Quarter Implement Plan
- Goals and Pathway Review
- Family Update
- Investment Review
- Revisit Investment Tolerance
- Risk Management Review
- Appreciation Event
- *Tax Planning

2nd Quarter - Implement Plan Continued
- Goals and Pathway Review
- Family Update
- Investment Review
- Cash Flow - Budget Review
- Legacy Planning Review
- Life/Disability Update
- *Long Term View of the Markets

3rd Quarter - Implement Plan Continued
- Goals and Pathway Review
- Family Update
- Investment Review
- Cash Flow - Budget Review
- Legal Review
- Appreciation Event
- *Family Fiscal Education

4th Quarter Plan Implemented
- Goals and Pathway Review
- Family Update
- Investment Review
- Income - Budget Update
- Year End Tax Planning
- *Current Issue of Interest

* Discussion Topic