CLEAR ADVICE

Family Financial Roadmap™

Building Your Family's Financial Future One Step at a Time

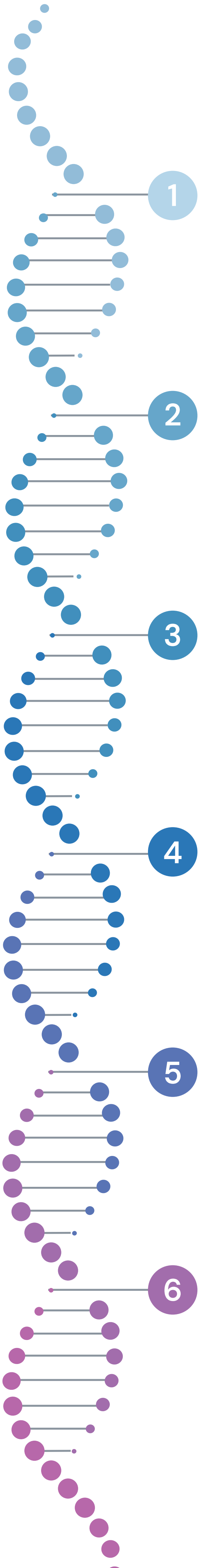
Your Family's Financial Future

Sometimes life gets in the way of properly addressing and organizing one's financial affairs. Often there is no plan or process that provides true global oversight of the many financial assets and entities that people have. Not only can this limit financial decision-making and proper plan implementation, but it can also have a real adverse impact on important life events. Important planning that impacts your family's financial future includes:

- Asset Protection Planning
- Tax Coordination
- Investment Planning
- Risk Management Planning
- Business Financial Planning
- Retirement Planning
- Estate & Gift Planning
- Philanthropic Planning

A Family Financial Roadmap™ by Clear Advice Financial is a dynamic and interactive financial plan that helps families address their unique "What If" Scenarios. It helps you better prepare for the impact of important financial factors including changing economic conditions, tax law changes, market volatility, changes in income and expenses and most importantly, changes in your family dynamics as well as personal and emotional factors.

As a web-based, encrypted financial platform, the Family Financial Roadmap™ is designed to help investors like you coordinate and report on their entire financial picture. Our six-step process can help you achieve your family's financial goals while protecting your family's legacy. Implementing a Family Financial Roadmap™ allows you, select family members and your key advisors (CPA & Attorney) to pro-actively engage in the current and future decision-making process and gain control of your family's financial destiny.



Family Financial Roadmap™

Stop and Discover™

During this initial step, we take a deep dive into your assets and ownership, income and expenses, insurance policies and investments, trusts and wills, retirement plans, and other key financial indicators as well as your tax and business information.

Philosophically Speaking™

Learning and understanding your philosophy in life, as well as money, taxes, gifting, risk and more allows us to customize your financial roadmap for your family.

On-Point Analysis™

Based on the information we collect from the first two phases, advisors at Clear Advice Financial will produce an in-depth financial analysis for discussion, iterations, and reiterations until your "Base Plan" is accurately produced.

Your Family Financial Roadmap™

Representing your complete current financial world, your Base Plan is the launching point to create your Family Financial Roadmap™. We help you create unlimited "What If" scenarios based on your goals and desires for you and your family. Since life is always changing, this dynamic iterative process allows you to truly understand the impact of financial decision-making related to your wealth and your family legacy.

Execute for Success™

During the execution phase, our advisors pool together the necessary resources, knowledge, and due diligence procedures required to bring everything to life.

Family Financial Roadmap Maintenance™

Like any Family Office, we will continue to update your Family Financial Roadmap™ as family dynamics change, cash flow adjustments are required, tax law changes and many other variables life throws your way.

Family Financial Roadmap™ Features

Daily Updates

Through secure encrypted links with your financial institutions, your Family Financial Roadmap™ is updated daily. Receiving this information daily allows your financial plan to remain accurate, updated and relevant.

Personal Website

After the creation of your Family Financial Roadmap™, a private portal is generated and is accessible on your phone, computer, or tablet. This provides you with on-the-move global oversight of your entire financial picture, with just a few clicks.

The Vault

Important documents and files can be stored in your family vault, an encrypted digital space that's housed on your personal website. This service can be used to store personal, legal, and financial documents, which can be passed on to loved ones during certain events.

"What If" Analysis

The "What If" Analysis allows you to identify how your financial life will change assuming various scenarios in the future, such as:

- The Sale or Purchase of Business
- Death/Disability of a Breadwinner
- Major Gifts and Asset Shifting
- Impact of Various Trusts
- Effect of a Bear Market/Inflation
- Impact of a Long-Term Illness

The Benefits

- Control your Financial Destiny
- Organize Your Personal, Business and Financial Life
- Execute and Monitor Your Entire Planning
- Consolidated Investment Advice and Reporting
- Comprehensive Insurance Reviews and Updating
- Access Up-to-Date Financial Statements and Scenarios
- Financial Understanding, Satisfaction and Enjoyment

Family Financial Roadmap™

1 Stop and Discover™
Gather Client Planning Data
Collect Asset/Liability Info
Identify Income and Expenses
Establish Plan Parameters/
Assumptions
Create Institutional Connections
Meet Primary Advisors

2 Philosophically Speaking™
Listen and Learn Client Philosophies
Document Client's Goals and Philosophies
Develop Investor Risk Tolerance Profile
Establish Family Gifting Threshold
Identify Money Fears and Concerns

3 On-Point Analysis™
Create Base Financial Roadmap
Develop What-If Scenarios
Analyze Existing Investments
Audit Existing Insurance Policies
Document Existing Estate Plan
Review Business & Retirement Plans

4 Your Family Financial Roadmap™
Define Scenarios of Concern
Finalize Planning Assumptions
Activate Live Financial Feeds
Uploading to the Vault
Create Client's Website
Initiate Your Family Financial Roadmap™

5 Execute for Success™
Identify Advisors Roles with the Family Financial Roadmap™
Rebalance Investments if out of Balance
Consolidate Assets where Appropriate
Establish Gifting/Transfer Schedule
Update Documents; Business and Personal

6 Family Financial Roadmap Maintenance™
Annual Review Meetings; 2-3 per year
Base Plan On-track Analysis and Adjustments
Update Family, Financial and Business Changes
Monitor and Fix Financial Feeds where Necessary
Develop New "What if" Scenarios
Coordinate with Advisory Team

CLEAR ADVICE
SIMPLIFYING THE COMPLEX

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