



EVENSKY & KATZ / FOLDES  
— WEALTH MANAGEMENT —

# Executive Planning Program

DELIBERATE ACTIONS TO ENHANCE YOUR WEALTH MANAGEMENT STRATEGY



# Executive Planning Program

IT IS THE FORMAL AND SYSTEMATIC  
PROCESS WE UTILIZE TO:

- Engage clients in honest conversations about their unique goals and priorities
- Intake and organize each client's financial data
- Perform a goals based analysis to determine where you are and where you need to be
- Prioritize the areas of initial focus and improvement
- Develop an Investment Policy specifically for you and your family
- Effectively communicate the required Deliberate Actions

# How to achieve *best possible outcomes*



The image features a dark blue background with several overlapping circles of varying shades of blue. A large, light blue circle is centered in the upper half, with two smaller, darker blue circles overlapping its bottom edge. In the background, there are faint, light blue rays emanating from the right side, creating a subtle sunburst effect. The text 'COMPLETE INFORMATION' is centered within the large circle.

COMPLETE  
INFORMATION

# Financial Resources Checklist

We will help you gain peace of mind by reviewing and discussing all aspects of your financial life that are important to you.

## STATEMENTS:

These statements may be helpful throughout the workbook.

- Social Security Administration
- Bank
- Investment
- Retirement accounts
- College savings accounts
- Mortgage

## RETIREMENT INCOME:

Gather the information regarding sources of income in retirement and the amounts.

- Pension
- Annuity Income
- Alimony
- Part-time work
- Royalties
- Rental properties
- HSA
- Other

## RISK MANAGEMENT:

See current insurance list.

- Life insurance with cash value
- Group term
- Long-Term Care
- Disability
- Auto
- Home
- Other

## INVESTMENT ASSETS AND CONTRIBUTOR AMOUNTS:

You will be able to enter totals for each of these asset types:

- Employer-sponsored plans (Eg. 401k, 403b, 457)
- Traditional IRAs
- Roth IRAs
- Taxable / brokerage assets
- Tax-deferred accounts (Eg. Annuity)
- 529 college savings plans
- Other

## LIABILITIES OR DEBT (TOTAL AMOUNT AND END DATES):

Gather information regarding current balance, interest rates, bequest value and payments.

- Mortgages
- Equity lines of credit
- Vehicle loans
- Business loans
- Credit cards
- Personal lines of credit
- Education or student loans
- Other

## OTHER ASSETS:

Other assets you may have and estimate the dollar value.

- Home(s)
- Collectibles
- Personal property
- Business
- Real estate
- Inheritance or gift
- Other

The background is a dark blue gradient with several overlapping geometric shapes. On the left, there are two overlapping circles in shades of blue. A thin white circle is positioned in the center, framing the text. On the right side, there are several diagonal lines and shapes in various shades of blue, creating a sense of depth and movement.

# HONEST ANALYSIS



# Honest Analysis

Your team of planners will take you through a conversational Risk Tolerance assessment to get a better understanding of your true risk profile.

Your team will also build a detailed Capital Needs Analysis to help you identify the Risk Required and Risk Capacity of your overall plan.

At the end of this process you will know if you are on track to accomplish your objectives, if any course corrections need to be made and what Deliberate Actions may be required to get you on a better path forward.



**DELIBERATE  
ACTION**





# Deliberate Actions

Our analysis will uncover areas of strength and weakness in your overall wealth management strategy.

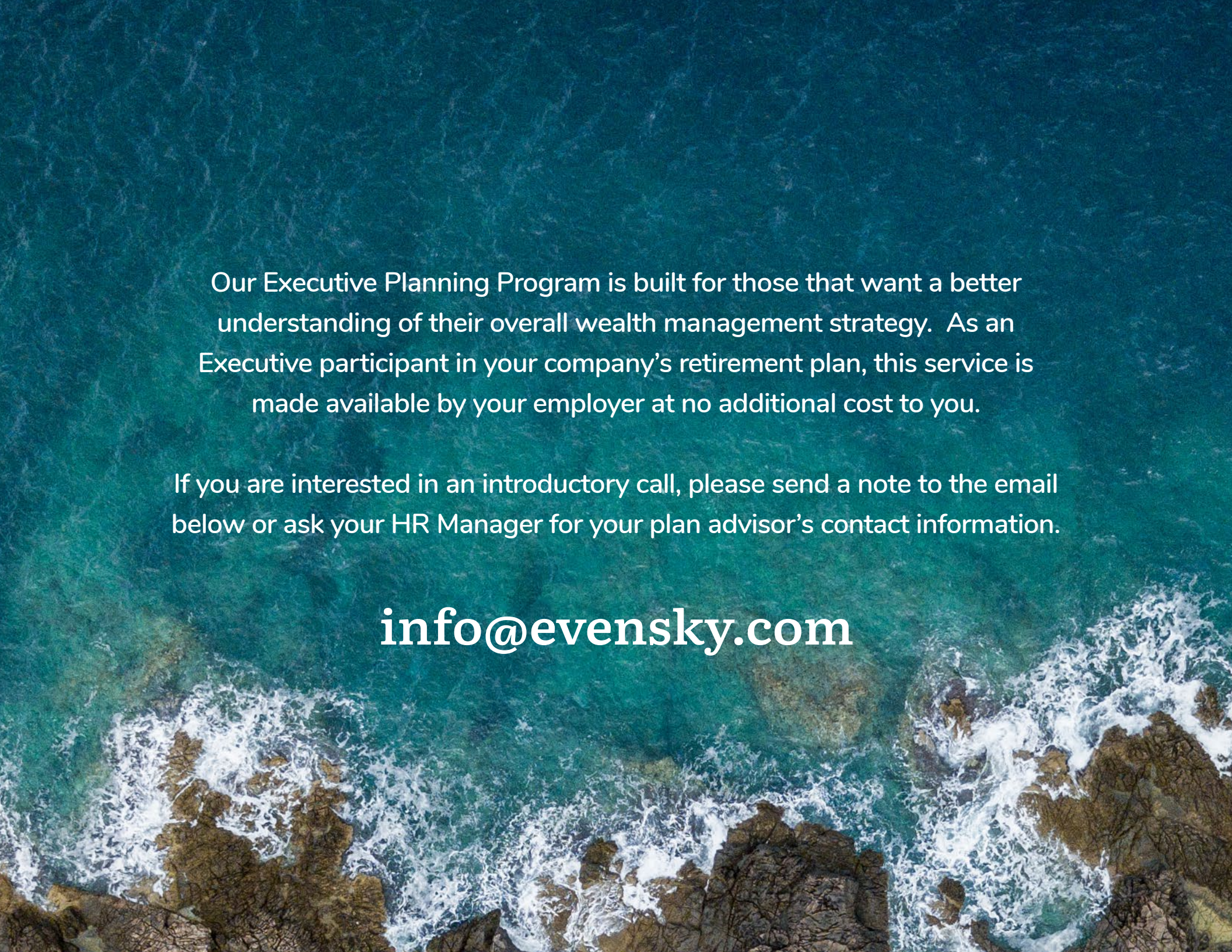
For each area of improvement we will provide you with actionable steps to improve your current position.

You can take action on these steps yourself or engage us for our Wealth Management services.



## Some Of The Questions *We Will Help You Answer*

- How aggressively should I invest?
- Should my age impact how I invest?
- When can I retire?
- Do I have enough to retire comfortably?
- Is investing for retirement different than investing during retirement?
- How much might healthcare cost in retirement?
- How do I spend from my retirement savings?
- Am I saving and investing enough?
- Should I rebalance my portfolio?
- What am I invested in?
- How should I be invested?
- Should my 401k be invested the same way as my other accounts?



Our Executive Planning Program is built for those that want a better understanding of their overall wealth management strategy. As an Executive participant in your company's retirement plan, this service is made available by your employer at no additional cost to you.

If you are interested in an introductory call, please send a note to the email below or ask your HR Manager for your plan advisor's contact information.

[info@evensky.com](mailto:info@evensky.com)

# Wealth Management Services

For those that engage us for our wealth management service, we will assist with implementation of our recommendations and provide ongoing/strategic maintenance of your financial plan.

**We also provide advice and analysis across various planning areas:**





## Who We Are

- We are a fee-only firm, providing fiduciary based wealth management services.
- We have been in business for over 35 years.
- Our professional staff includes 19 Certified Financial Planners™, three Chartered Financial Analysts, four Accredited Investment Fiduciaries, two Certified Public Accountants, one Juris Doctor, one PhD, one Associate Personal Financial Planning Professor, and one past Personal Financial Planning Professor.
- We have offices in Florida, Texas, and Washington to best serve our clients' regional needs.

# Putting Our Client's Interests First

We believe in placing our clients' best interests first.

Therefore, we are proud to commit to the following five principles:

- We will always put our clients' best interests first.
- We will act with prudence; that is, with the skill, care, diligence, and good judgment of a professional.
- We will not mislead clients, and we will provide conspicuous, full, and fair disclosure of all important facts.
- We will avoid conflicts of interest.
- We will fully disclose and fairly manage, in our clients' favor, any unavoidable conflicts.



ANNE BEDNARZ



ALDO CASTANEDA



AUSTIN TANNER



BRIAN FISCHER



BRETT HOROWITZ



DAVID GARCIA



JOSH MUNGAVIN



JOHN SALTER



KAYLYN ADAMS



KATHERINE SOJO



LANE JONES



MICHAEL HOEFLINGER



MICHAEL WALSH



MATT MCGRATH



MARCOS SEGRERA



ROXANNE ALEXANDER



TAYLOR GANG

*“Rather the pain of discipline than the pain of regret.”*

- ARISTOTLE



## Important Disclosure Information

Past performance is no guarantee of future results. Different types of investments involve varying degrees of risk. Therefore, there can be no assurance that the future performance of any specific investment or investment strategy (including the investments and/or investment strategies recommended and/or undertaken by Evensky & Katz/Foldes Wealth Management (“EKF”), or any non-investment related content, will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. EKF is neither a law firm, nor a certified public accounting firm, and no portion of its services should be construed as legal or accounting advice. Moreover, you should not assume that any discussion or information contained in this presentation serves as the receipt of, or as a substitute for, personalized investment advice from EKF. A copy of our current written disclosure Brochure discussing our advisory services and fees is available upon request or at [www.evensky.com](http://www.evensky.com). The scope of the services to be provided depends upon the needs and requests of the client and the terms of the engagement.

