



Components of a Comprehensive Financial Plan

- I. Summary
 - a. Objectives
 - b. Assumptions
 - c. Current Status
 - d. Debt Management
 - e. Tax Planning
 - f. Estate Planning
 - g. Risk Profile
 - h. Investments
 - i. Insurance
 - j. Education Planning
 - k. Retirement Planning
 - l. Future Objectives
- II. Planning Reports
 - a. Financial Projections
 - i. No changes
 - ii. With recommended changes
 - b. Stress Testing
 - c. Insurance Projections
 - d. Asset Allocation Detail
- III. Current Portfolio
 - a. Morningstar Snapshot Report
 - b. Fact Sheets
- IV. Proposed Portfolio
 - a. Morningstar Snapshot Report
 - b. Fact Sheets
- V. Investment Implementation
 - a. Specific investments
 - b. Recommended amounts and percentages
 - c. Account by account
- VI. Insurance Implementation
 - a. Needed changes and additions
 - b. Specific product features to include
 - c. Where and how to obtain
- VII. Other Implementation
 - a. Attorney referrals
 - i. Estate
 - ii. Family
 - iii. Elder Law
 - iv. Healthcare Law
 - b. Accountant referrals
 - c. Counseling referrals
- VIII. Appendix
 - a. KFP worksheets