

<b>I GENERALLY REVIEW:</b>	<b>AND FOR MY NICHE THIS MEANS...</b>
LIQUIDITY	“When is cash, too much cash?” Net of your major purchase fund (home-down payment), do you have enough Emergency Cash? Given your high comp, what type of financial event would trigger a financial emergency?
LONGEVITY (i.e. retirement planning)	“Be better than your 401k.” How do we manage your tax bracket if you are expected to retire before full retirement age (i.e. before 62 ½)? How would ROTH conversions and (MEGA) Back Door contributions impact your accumulation efforts?
LEGAL (i.e. rev liv trust)	“Just in case.” Have you opted your company stock with TOD registration? How would a rev liv trust impact TOD registrations going forward?
LOSS OF LIFE	“The most considerate thing to do.” Open Enrollment: Beyond your group term policy, how do we identify the need (if any) for variable/whole life?
LOSS OF INCOME (DISABILITY)	“Less is more.” How would a 60% income delta impact our current progress (i.e. both s/t & l/t goals)?
LONG TERM CARE	“Are we driving a Ferrari without a seatbelt?” Do we really want to self-fund LTC?

<b>DON'T TALK (BUT LISTEN)</b>	<b>SO I CAN SPEAK IN THEIR LANGUAGE...</b>
Don't Say Promotion	<i>Say Level Up</i>
Don't Say Water Cooler	<i>Say the herd</i>
Don't Say Google Stock	<i>Say Project Emancipation</i>
Don't Say Benefits	<i>Say Golden Handcuffs</i>
Don't COPY.	<b>DO THE DAMN WORK.</b>

**NUMBERS MAKE SENSE FOR MY PRACTICE – THAT'S WHAT MATTERS**

	<b>General Book of Business</b>	<b>Niche Specific</b>
<b>AVG AUM</b>	\$500K	700K – 1M
<b>AVG AGE</b>	55	40
<b>AVE REVENUE</b>	5-6K per Household	7-10k per Household
<b>AVG NEW HH PER YEAR (12)</b>	66K PER YEAR	102K PER YEAR
<b>3 YR PROJECTION</b>	198-200K	306K
<b>AVG DELTA</b>		<span style="background-color: #90EE90;">&gt; 40%</span>

FROM DON HILARIO, CFP®