

CASH MANAGEMENT ANALYSIS

Ordinary Expenses

Food

Food Total

Rent / Mortgage

1st Home/Rental

Property Insurance

Real Estate Taxes

Association Fee

Improvements

Maintenance

1st Home Total

2nd Home/Rental

Property Insurance

Real Estate Taxes

Association Fee

Improvements

Maintenance

2nd Home Total

Home/Rental Total

1st Home Utilities

Gas

Electric

Cable / Satellite

Landline

Water

Internet

Scavenger Service

Garbage

Parking

Cell Phone

1st Home Utilities

2nd Home Utilities

Gas

Electric

Cable / Satellite

Landline

Water

Internet

Scavenger Service

Garbage

Parking

2nd Home Utilities

Utility Totals

Auto Gas / Maintenance

Vehicle 1

Oil _____
Gas _____
Repairs _____
Wash _____
Total

Vehicle 2

Oil _____
Gas _____
Repairs _____
Wash _____
Total

Auto Total

Auto Insurance

Vehicles _____
Motorcycle _____
Recreational Vehicle _____
Jet skis _____
Boats _____

Total

Tolls _____
Parking _____
Public Trans _____

Total

Auto Insurance Total

Memberships

Gym _____
Sports _____

Membership Total

Subscriptions

Local/City Newspaper _____
Wall Street _____
Magazine 1 _____
Magazine 2 _____

Subscription Total

Gifts / Holidays

Birthdays _____
Weddings _____
Holidays _____

Gift/Holiday Total

Charity / Donations

Universities _____
Church _____
Children Activities _____
Fundraising Events _____

Charity Total

Clothes

Family Shopping

Mr.

Ms/Mrs/Miss

Children

Dry Cleaning

Laundry Mat

Clothes Total

Entertainment

Dinning out (sit down)

Fast Food

Movies/Sport Events

Baby sitters

Entertainment Total

Misc. Expenses**Installment Plans**

Appliances

Furniture

Misc. Total

Family / Personal Expenses**Family**

Taxes

Federal Income Tax

State Income Tax

Social Sec. Tax

Total

Legal Fees

Attorney

CPA

Total

Elder Care

Nursing Care

Transportation

Total

Pet Expenses

Total

Vacation

Total

Educational Expenses

Tuition

Room/Board

Books

Transportation (school Bus)

Total

Child Care

Day Care

Nanny

Additional Programs

Total

Insurance

Medical/Health

Disability

Dental

Life

Total

Health Bills

Medical

Chiropractor

Dentist

Family Doctor

Prescription Med

Audiologist

Total

Personal

Personal Care

Vitamins

Eye Glasses

Eye Contacts

Haircuts/Salon

Nails

Total

Personal Interest

Hobbies

Collectables

Total

Family/Personal Total

Investment Expenses

Institutional/Broker

Banks

Safety Deposit Box

Savings Bonds

Advisor Firm

Investment Advisor

Total

Savings Plans

Liquid

Checking Account

Savings Account

Non Liquid

IRA's

Mutual Funds

College Plans

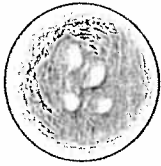
Other

Children's Allowances

Total

Investment Expense Total

Total Of All Expenses.....



ASSET ACCUMULATION

RETIREMENT GOALS



Desired Income: Retirement Age:

TAX NOW				TAX LATER					TAX NEVER			
Assets are generally positioned for current or short-term needs that can best be served with highly liquid investment instruments.				Assets are earmarked for long-term needs, such as college funding and retirement. Invested in less-liquid investments where any growth or interest is ultimately taxable at distribution.					Assets are positioned for the future since they receive preferential tax treatment during accumulation and at distribution.			
INVESTMENT/ ASSET NAME	BALANCE	MONTHLY CONTRIB.	RoR	INVESTMENT/ ASSET NAME	BALANCE	MONTHLY CONTRIB.	EMPLOY MATCH	RoR	INVESTMENT/ ASSET NAME	BALANCE	MONTHLY CONTRIB.	RoR
MUTUAL FUNDS				401(K)/403(B) OR OTHER QUALIFIED PLANS					ROTH IRA			
STOCKS				IRA/SEP-IRA					VUL/CASH VALUE LIFE INSURANCE			
BANK SAVINGS/CDs				ANNUITIES (FIXED/VARIABLE)					Please note the following: Certain events & distributions may be subject to taxation and individuals would be responsible for the appropriate liability. This piece provides general information regarding the Internal Revenue Code and does not take into consideration specific state laws. World Financial Group, Inc. and World Group Securities, Inc. do not provide tax advice and strongly recommend that clients consult a tax advisor concerning any tax issues relating to their investments. Variable Universal Life Insurance: Variable Life Insurance is sold by prospectus, which contains complete information on charges, expenses, and tax consequences in relation to the policy. The prospectus should be read carefully before investing or sending money. Both principal and yield of investment securities will fluctuate with changes in the market conditions, and may be worth more or less than the original investment. If tax-free loans are taken from a variable life insurance policy and the policy lapses, a taxable event may occur. Loans and withdrawals from the life insurance policies that are classified endowment contracts may be subject to tax at the time the loan or withdrawal is made. Early withdrawal may be subject to surrender charges, and if taken prior to age 59 1/2, a 10% IRS penalty may apply. Withdrawals and loans have the effect of reducing the death benefit and cash surrender value of a policy.			
BONDS/TREASURIES				SAVINGS BONDS								

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