



B&L Financial Architects

Designers of solid financial futures.



B & L Financial Architects Help Clients...

PROVIDED BY:

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B & L Financial Architects Help Clients...

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- Design
- Build
- Maintain

The goal is strong financial houses that will withstand the economic storms that come into everyone's life.

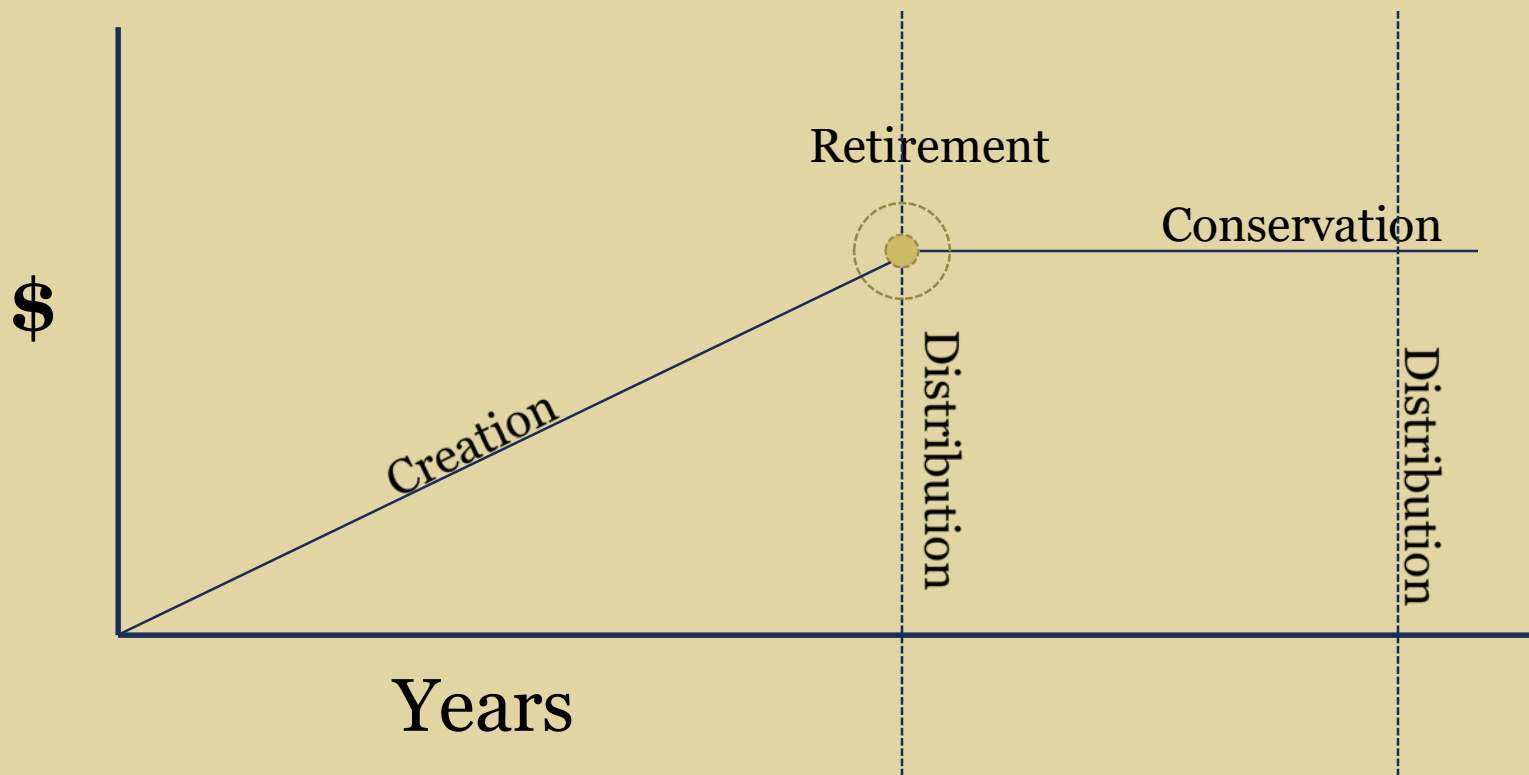


What is the condition of your
Financial House?

Three Economic Stages

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Estate



Estate Creation

4

Earned income primary source to maintain standard of living .

Economic Storms that may negatively effect earned income:

- Death
- Disability
- Unemployment

Estate Conservation

5

Unearned income primary source to maintain standard of living.

Economic storms that may negatively effect standard of living:

- Inflation – reduced purchasing power of money

- Recession/Depression
 1. Reduced value of investment
 2. Reduced earnings on investment dollars

- Increased living expenses
 1. Taxes – Income, sales, property
 2. Medical – Premiums and out-of-pocket
 3. Custodial Care – Increased length of life

Estate Distribution

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Whom do you want to get what is left?

Economic storms that may negatively effect wealth transfer:

- Taxes – income, estate, inheritance
- Final Expenses – medical, probate, administrative fees, funeral, debts
- Lack of legal clarity on distribution, wills, trusts, power of attorney, title, beneficiary designations

Estate Creation

7

You have two choices to make with every dollar earned:

Save It

Or

Spend It

Estate Creation

8



OR



Which group are you in?

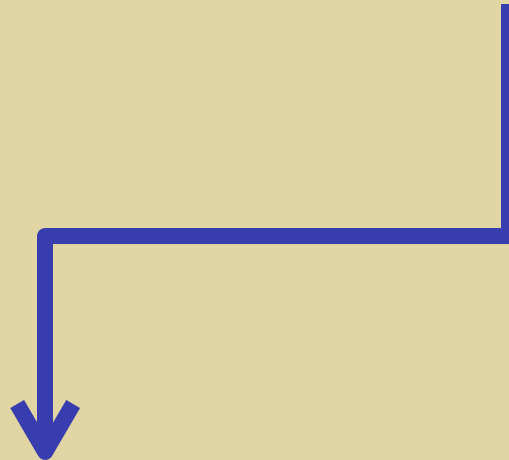
How Much are You Saving and Spending?

12

Annual Combined Family Income: \$ _____

Minus Annual Savings: - _____

Equals What you are Spending: \$ _____



To maintain your current standard of living.

What would happen to your standard of living
if your earned income STOPPED?

Same

Better

Worse

Financial Check

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Client Name: _____

Date: _____

What events could cause a significant reduction in your annual income?

If one of these events occurred would you want your family's lifestyle to be:

the same as it is now
 better than it is now
 lower than it is now

1. Current annual household income
2. Current annual contribution to all assets
3. Current annual spending

Income available to meet spending needs:

4. Spouse income
5. Social Security income
6. Other Income
7. Total Income available
8. Additional income needed (line 3 minus line 7)
9. Current investments and available capital
10. Current life insurance
11. Total capital available
12. Assumed net rate of return*
13. Income from assets
14. Income shortfall (line 8 minus line 13)
15. Additional capital required (line 14 divided by line 12)

\$
(-) _____

(+) _____
(+) _____

(+) _____

\$

* This should be an assumed annual rate of return less an assumed inflation rate.



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To serve our clients with integrity by providing quality financial services through the development of financial professionals possessing high credentials and integrity.

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