



ADVANCED PLANNING SOLUTIONS INC.

THE POWER OF PLANNING



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ADVISOR/CLIENT RELATIONSHIP



Providing Value

You would be surprised how often people experience a financial, personal, or life change and don't think to contact their financial advisor. We are here for our clients and want them to feel comfortable calling us for any big change in their life. It's during these events and milestones where we can provide the most value to you.

LIFE CHANGES

- Marriage/Proposal
- Birth or death in the family
- Lawsuit
- Divorce

BUSINES CHANGES

- Acquisition
- Sale of company
- Creating a company retirement plan
- Large expenses

FINANCIAL CHANGES & ESTATE PLANNING

- Inheritance
- Significant Debt
- Work-related bonus or stock options
- Buying or selling any type of real estate holding.
- Long-term Care
- Asset Transfer
- Generational planning
- Estate Planning
- Trust Formation

ASK QUESTIONS

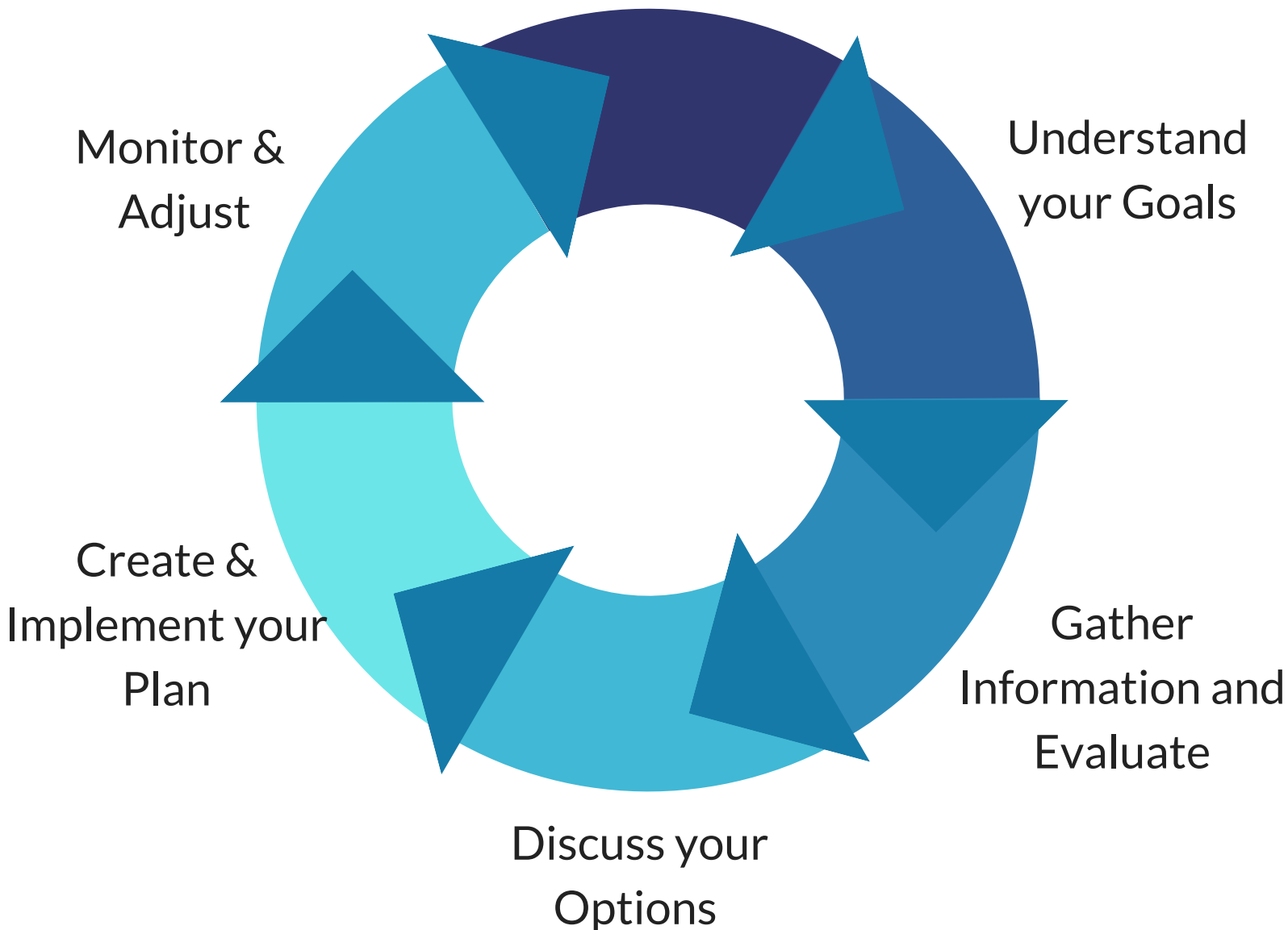
Staying engaged is the best way to get the most out our relationship. Here are some great starter questions.

- Are you a fiduciary?
- What can I expect from you?
- How often do we meet?
- How are you compensated?
- When will you contact me?
- Will we review our investments frequently?

Mission Statement

We commit to knowing your current situation in life without judgement and with complete privacy. By knowing our clients goals, priorities, feelings and family dynamics we can provide valuable investment ideas, suggestions and alternatives so you can pursue a richer, fuller life.

Communication & Relationship Building





CONTACT

How we can best communicate

Communication is the key to any successful relationship. We know that everyone has their own preferences so please give us some insight into how you like to communicate.

How do you prefer to be contacted?

- Phone Call
- Email
- Text

SHARING DOCUMENTS

Cybersecurity is at the top of our list and it should be for your too. There has never been a time when your sensitive information has been more available than it is today. We use encrypted emails and secured vaults for your protection.

WE'RE ON IT!

If you have a question just give us a call and we can normally help you on the spot. If we are busy or unavailable we will get back to you ASAP.

ANYTHING ELSE WE SHOULD KNOW?

Focusing on what's important to you

We have found that these are some of the biggest concerns for our clients. If you have any additional concerns or things you are excited about please list them.



Concerns

We have found that these are some of the biggest concerns for our clients. Place a check next to concerns and list any others not listed below.

- | | |
|--|---|
| <input type="checkbox"/> Running out of money | <input type="checkbox"/> Creating income from my investments |
| <input type="checkbox"/> Paying too much in taxes | <input type="checkbox"/> Feeling overwhelmed by all the moving parts |
| <input type="checkbox"/> Too much cash, making too little interest | <input type="checkbox"/> A major stock market correction |
| <input type="checkbox"/> Unfinished wills & trusts | <input type="checkbox"/> Caring for aging parents or relatives |
| <input type="checkbox"/> No formal financial plan in place | <input type="checkbox"/> Past advisors having no concern with my overall plan |
| <input type="checkbox"/> Other - | <input type="checkbox"/> Other - |
| <input type="checkbox"/> Other - | <input type="checkbox"/> Other - |

Excitement

Don't underestimate the importance of staying busy during retirement. Once the honeymoon retirement period is over, loneliness and depression can kick in if you don't have hobbies and interests you enjoy. Check the boxes for things you are excited to start or do more of.

- | | |
|---|---|
| <input type="checkbox"/> Take more time for my hobbies | <input type="checkbox"/> Starting a new business |
| <input type="checkbox"/> Helping others and causes I care about | <input type="checkbox"/> Hanging out with children or grandchildren |
| <input type="checkbox"/> Travel | <input type="checkbox"/> Travel |
| <input type="checkbox"/> Home Renovations | <input type="checkbox"/> Joining new clubs or groups |
| <input type="checkbox"/> Other - | <input type="checkbox"/> Other - |
| <input type="checkbox"/> Other - | <input type="checkbox"/> Other - |

YOU & YOUR TEAM

Who is on your Team?

We often coordinate with your other advisors to ensure everyone is making decisions with your best interest in mind. Coordination is key.



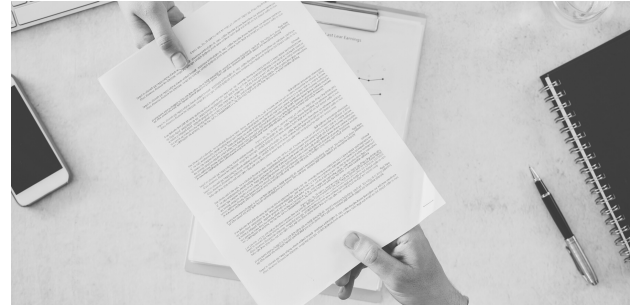
Advisors	Name	Phone	Do you work Closely with them?
CPA			
Estate Attorney			
Tax Attorney			
Insurance Agent			

A few questions about your estate

- Do you (and your spouse) have a valid will? _____
- Do you (and your spouse) have a valid trust? _____
- Do you expect to provide financial support for any family or friends? _____
- Do you expect to provide financial support for anyone other than you or your spouse? _____
- Do you want to leave any of your estate to charity? _____
- Do you want to leave any of your estate to family? _____
- Do you or spouse have any potential for an inheritance? _____

All your documents working together

Please include as many of the following documents as possible when you return this document to us. Indicate below which ones are attached by checking the boxes below.



- Personal / Business Tax Return(s)
- Checking / Savings Account Statements
- Mutual Fund / Brokerage Account Statements
- 401k / Pension Account Statements
- IRA / Retirement Plan Account Statements
- Social Security Benefit Statements
- Recent Tax Return
- Mortgage Loan Statement
- Other Loan Statements
- Life Insurance (First 4 pages of the policy)
- Disability Insurance
- Long Term Care Insurance
- Trust (first 4 pages) & Will
- Stock Option Statements

We would prefer statements, but if you have trouble accessing them please fill this portion out instead. Please include checking accounts, retirement accounts, investment accounts and any other liquid investments.

Investment Accounts

Company	Type of Acct	Monthly Contributions	Current Value	Owner(s)
<i>ABC Investments</i>	<i>Roth IRA</i>	<i>\$400/month</i>	<i>\$125,000</i>	<i>James Bond</i>

Real Estate

Address	Mortgage Balance	Mortgage Term	Mortgage Interest Rate	Monthly Payment

OTHER ASSETS



Other Assets

If you have supporting documents please submit those. When putting together your plan we need to know that we have all relevant information in front of us. Without all the pieces we can't put together a comprehensive plan.

INHERITANCE

Do you or your spouse expect to receive an inheritance?

- Yes
- No
- Potentially

OTHER ASSETS

STREAMS OF INCOME

Monthly Income

Rental Property _____

Part-time work _____

Other _____

Other _____

Other _____

EXPENSES

Housing/Living	Frequency (Monthly, Anually, etc.)	Amount
Mortgage		\$
Homeowners Insurance		\$
Property Taxes		\$
Utilities		\$
Cell Phone		\$
Water/Sewer/Garbage		\$
		\$
Transportation		
Fuel		\$
Auto Insurance		\$
		\$
Groceries/Household		
Food/Groceries		\$
		\$
		\$
Childcare		
Daycare		\$
Education		\$
		\$
		\$
Medical		
		\$
		\$

EXPENSES

Insurance Premiums	Frequency (Monthly, Anually, etc.)	Amount
Health		\$
Life		\$
Premium		\$
Long Term Care		\$
Personal Liability		\$
		\$

Debt		
Credit Cards		\$
Car Loan Payment		\$
		\$
		\$

Personal		
Travel		\$
Charities		\$
Restaurants		\$
		\$

Miscellaneous		
		\$
		\$
		\$

INSURANCE

Do you have enough coverage?



Do you have any life insurance policies?

Any policies with your employer?

Do you have a long term care policy?

Are you worried about paying for long term care?

What's happens if a spouse passes away early?

INVESTMENT PHILOSOPHY

Past Performance with a Grain of Salt

Historical performance has long been a primary driver in decision making for many investors. We believe that this practice by itself can lead to excessive risk and potential future disappointment.

There are no managers that consistently beat the market or receive returns without taking on their fair share of risk. Markets look toward the future

and can't be replicated according to past performance. Selling performance is Wall Street's way of creating a Pavlovian response to buy a specific fund for investors. At Advanced Planning Solutions, we believe that a well-rounded portfolio with steady long-term performance in accordance with your risk budget is the path to reaching your end goal.



Behavioral Finance

Our investment philosophy is focused on taking the appropriate amount of risk to drive performance while taking your goals, tax situation and time horizon into consideration. Having said that, markets have their fair share of challenging periods so part of our job is to keep you calm and on track during turbulent times.

Periods of heightened volatility can occur at any time, as we remember from 2008 and the current COVID-19 pandemic. It is during these times where many investors make rash decisions due to fear and try to time the market, but this can create a 'whipsaw' event. A 'whipsaw' is where you sell when the market is down, and then buy back when the market starts to recover, compounding already large losses. We want to make sure that you are invested properly so you are comfortable and we can increase the likelihood of achieving your long-term goals. Education is key!

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MOVING FORWARD

If you are ready to move forward then you can expect to receive a few emails from us and a few emails from DocuSign. Here's a quick bre

Email #1 - Gives a blueprint of what to expect.

Subject Line: What to Expect | APSadvisor

Sender - Advanced Planning Solutions, Inc. <John@apsadvisor.com>

Email #2 - Compliance & Disclosures

Subject Line: Form CRS Delivery | APSadvisor

Sender - Advanced Planning Solutions, Inc. <John@apsadvisor.com>

Email #3 - DocuSign that gets the account & funded

Subject Line: New Account Application - Your Name

Sender - Orion Portfolio Solutions via

DocuSign<dse_na2@docusign.net>

Email #4 - Instructions for online access & paperless options

Subject Line: TD Paperless & Online Access | APSadvisor

Sender - Advanced Planning Solutions, Inc. <John@apsadvisor.com>

Email #5 - Compliance Paperwork

Subject Line: You have an eSign request for your CeteraAdvisor Networks LLC account.

Sender - Cetera via DocuSign<dse_na2@docusign.net>

ACCOUNT OPENING

Any accounts that you open will have two sets of paperwork. The first set will come from Orion & TDameritrade which opens the account, gets it funded and will connect bank accounts. The second set will come from our broker dealer, Cetera Advisor Networks, and will mostly be for compliance purposes.

- Set #1 - Orion docusign paperwork
 - **Subject Line** - New Account Application - Your Name
 - **Sender** - Orion Portfolio Solutions via DocuSign<dse_na2@docusign.net>
- Set #2 - Cetera docusign paperwork
 - **Subject Line** - You have an eSign request for your CeteraAdvisor Networks LLC account.
 - **Sender** - Cetera via DocuSign<dse_na2@docusign.net>

OUR PARTNERS

Unlike captive wire house financial advisors, we are independent financial advisors which give us more freedom. One of the main benefits is that it allows us to pick and choose our business partners. These are a few of the companies that we have chosen to work with.

Advanced Planning Solutions

This is our independent financial advisory firm. Being independent, and not associated with a wirehouse, we are able to pick and choose the companies that we work with.

Orion Portfolio Solutions

They help manage your investment account through powerful technology, flexible investment options, and accessible services. The platform aggregates institutional investment companies that would not be available otherwise.

TDameritrade

They are the Custodian we use for your funds. They hold your assets and do the necessary reporting.

Cetera Advisor Networks

Cetera is our broker-dealer who provides us with many services including back office support.