

SCOTT: After we take care of the private pension and get the guaranteed income, we're going to look at repositioning 10 percent of your assets into a low-risk portfolio and maybe 17 percent of your assets into a moderate-risk portfolio. Remember we talked about those private wealth strategies?

PATTY: Uh-huh.

SCOTT: All right, so we're going to position some money in the private wealth strategies. That's the money that will have in these wealth strategies so we can get a little bit better growth on that, okay?

PATTY: Uh-huh.

SCOTT: Then we're going to look at leaving or repositioning about six percent of your assets in cash at the bank to meet your short-term cash needs, okay? Remember, Patty, you talked about how you'd like to have so much money sitting in the bank? All right, I was actually able to do the plan with more money than that in the bank. Now, you guys can, of course, invest some of that into low-risk and moderate risk, but I wanted you to see that you can have the peace of mind of having that cash and more. Now, Patty, I know you're on disability, and Roy, I know you're still working. But both of you, at this point in time, based on the rules as they are today, both of you should take your Social Security when you

become eligible. However, if either of you is still working and earns more than your Social Security income threshold, then you should delay taking your Social Security until you fully retire. We'll revisit this recommendation later, okay, but I'm just telling you if you were to retire today, okay, that's when you take Social Security. Otherwise we would delay the Social Security at this point in time, okay?

Now, after engagement of FTA's services -- by the way, when I say FTA, you know what I'm talking about? The name of our company is Financial & Tax Architects, so we just call ourselves FTA, okay? After engagement of our services to accomplish all the steps above, and all the steps are complete, your FTA fiduciary team will, upon request, help you to establish a more efficient long-term care strategy, to protect your assets from the spend-down in case of a long-term care crisis. This is especially important because you're going to have to self-insure Patty, okay?

After that, your FTA fiduciary team will, upon request, help you to prepare and establish an estate plan through an attorney that properly distributes your assets to Jessica, Stephanie, Melissa, and your grandchildren after you've lived a long, fulfilling retirement. Don't give it to them too soon, all right? So we'll help you to do that. Your FTA fiduciary team will, upon request, help you review your beneficiary designations. Your FTA fiduciary team will, upon request, assist you few picking the proper insurance plans both pre and post-Medicare eligibility, as

well as review any other insurance you'd like us to review. And finally, your FTA fiduciary team will, upon request, help you choose the best Social Security option by performing a Social Security maximization and a time value of money calculation based upon those numbers. But we'll cross that bridge when you for sure retire. Any questions so far. Patty? No?

PATTY: I don't have any, no.

SCOTT: All right. Once all of that is done, we need to establish an ongoing meeting system to review the fully implemented plan in case changes are needed, because stuff changes, guys. We just need to review it. Now, I do have one rule on reviews, okay? My one rule is this. A thorough review between the two of you and your FTA fiduciary team must occur at least annually, preferably more often. Now, you guys may want to meet quarterly, you may want to meet twice a year. I don't care how often you want to meet. I'm not going to meet daily, obviously, but I mean, you know, we have to meet at least once a year. Okay? Just once a year we get together face-to-face, all right? Or, if you guys go out of town or something you guys decide to become snowbirds, we have a Skype meeting once a year. If you guys come back to visit the kids, let us know you're coming and we'll schedule you to come in. But at least once a year, we need to review, okay?

Now, even though we may only be meeting once or twice a year, I want you to know that your plan will be monitored daily by your FTA fiduciary team. And I want to be clear about this: you're not just doing business with some guy sitting behind a desk here. I have a full team of people that I work with. I'm part of a larger fiduciary group where we all work together and cooperate with each other to take care of our clients, okay? So, I want you to know that even though we're sitting here today and the markets are open right now, you're probably wondering how am I watching my clients' portfolios if the markets are open now and I'm sitting here with you? That's because I have people that I pay to watch these portfolios, watch my clients' portfolios on a daily basis to monitor and take care of it. Your money, your assets, your plan will be taken care of and monitored, okay? And just know this: your FTA fiduciary team stands ready to quickly and efficiently answer any financial questions or help you with any financial concerns that you may have now or in the future to ensure that you have financial peace of mind and can apply your full effort to enjoying your retirement. Any questions about that guys?

ROY: Nope.

SCOTT: No? Patty?

PATTY: No, none.