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# MCKENZIE LEGAL & FINANCIAL

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FINANCIAL CONSULTING | ESTATE PLANNING | ELDER LAW

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2631 Copa De Oro Drive, Los Alamitos, CA 90720  
TEL: (562) 594-4200 ♦ Fax: (562) 394-9512  
Website: [www.ThomasMcKenzieLaw.com](http://www.ThomasMcKenzieLaw.com)

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*WEALTH PRESERVATION, ESTATE PLANNING, FINANCIAL CONSULTING AND ELDER LAW STRATEGIES*

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## TRANSMITTAL MEMO

Greetings!

Enclosed you will find our confidential financial analysis questionnaire. This questionnaire is used to gather the information necessary to properly develop your plan. Please answer all applicable questions as completely as you can. The more information you can provide, the better I can answer your questions. However, accuracy to the exact dollar is not necessary.

If you have not scheduled an appointment, but would like one, please call our office at (562) 594-4200.

If you have scheduled a meeting, please bring **the completed questionnaire, copies of any financial or investment statements, annuities, life insurance, etc.** Also, unless you are already an estate planning client of our firm, please bring copies of your most recent estate planning documents (e.g. your living trust, will, power of attorney, etc.).

Thank you for your cooperation,

THOMAS L. MCKENZIE

TLM:nam



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## Thomas L. McKenzie JD, RFC Financial and Legal Consulting

Thomas L. McKenzie received his *Juris Doctor* degree from Western State University College of Law, in Fullerton, California. While working full-time at night and attending full-time daily classes, Tom graduated law school with honors in 1993. While at law school, Tom was on the Dean's List, and was selected as Associate Editor of Western State's Law Review. He also received several American Jurisprudence Awards for excellence in academics. During his second year of law school, Mr. McKenzie was the recipient of the Scott McCune Scholarship. Passing the bar on his first try, Tom established *McKenzie Legal & Financial*, and went on to practice in the areas of estate planning, financial consulting, elder law and long-term care planning.



Tom is a member of the California State Bar, as well as the Trust & Estates Section of the Bar. He is an active member of the National Academy of Elder Law Attorneys, and was a member of their National Multidisciplinary Task Force. Mr. McKenzie is a member of the Orange County Bar Association, and is a past Chairman of the Board of Directors of the Elder Law Section of the Orange County Bar Association. He is also a member of ElderCounsel, a network of attorneys who serve the needs of the disabled and elderly. Finally, Mr. McKenzie is an accredited attorney by the US Veterans Administration.

Mr. McKenzie has written numerous articles for various publications and legal periodicals, including the Los Angeles and San Francisco Daily Journals, the National Academy of Elder Law Attorneys' NAELANEWS, the Gilfix Elderlaw Newsletter, the Leisure World News, the Los Cerritos Community News, and the Orange County Bar Association's Elder Law Section Newsletter. He frequently lectures on estate planning, financial planning, elder law, and Medi-Cal long-term care planning issues. Tom has been an expert panelist on programs sponsored by Continuing Education of the Bar (University of California), Orange County Bar Association, and California Advocates for Nursing Home Reform.

Mr. McKenzie is also a Registered Financial Consultant, a Series 7 licensed securities broker and Registered Representative, a licensed independent insurance broker, and a Series 65 Investment Advisor Representative. He is a member of the Financial Planning Association of Orange County, and the International Association of Registered Financial Consultants. In January of 2011, Tom was selected as a "Five Star Wealth Manager Award Winner" by *Los Angeles Magazine*, which is an award given to less than 2% of all wealth managers in Southern California. In February of 2011, Mr. McKenzie was profiled in *Newsweek Magazine's* "Wealth Managers of Los Angeles" section, as one of the Southland's top advisers. In 2012, Tom was also profiled in *Orange Coast Magazine* as one of Orange County's top wealth managers. With an understanding of both legal and financial issues, Mr. McKenzie is uniquely situated to advise his clients in the development of a truly comprehensive estate and financial plan.

Mr. McKenzie resides in Orange County with his wife, Natalie, and their four children, Macy, age; 14 Ryan, age 13; Cody, age 8; and Noah, age 6. The firm offers estate planning, long-term care planning, financial consulting and educational services to consumers throughout California.



OF ORANGE COUNTY



**MCKENZIE LEGAL & FINANCIAL – DRIVING INSTRUCTIONS**  
**2631 COPA DE ORO DRIVE, LOS ALAMITOS, CA**  
**(562) 594-4200**

Please note that as a result of Mr. McKenzie's desire to spend more time with his wife and four school-age children, his offices have been relocated from his prior high-rise offices in Torrance and Fountain Valley, to his current office in Los Alamitos. This custom-built office complex is in a residential tract, in an area of North Orange County known as "Rossmoor." Rossmoor is at the intersection of the 405 Freeway, the 605 Freeway and the 22 Freeway, and is bordered by Long Beach on the West, Seal Beach on the South, and Los Alamitos on the East. Following, are directions to our office:

**From the 5 Freeway or the 605 Freeway traveling South:** If you are on the 5 Freeway, take the 5 Freeway to the 605 Freeway South. When on the 605 Freeway, travel South to exit 1D to merge onto Katella Ave./E. Willow St. towards Los Alamitos. Continue to follow Katella Ave. approximately 1 mile to Los Alamitos Blvd. and turn right. In approximately 0.3 miles, turn right onto Bradbury Rd. Travel to Montecito Rd. and turn left. Take the 6th right onto Copa De Oro Drive. Our office will be approximately 0.7 miles on the right.

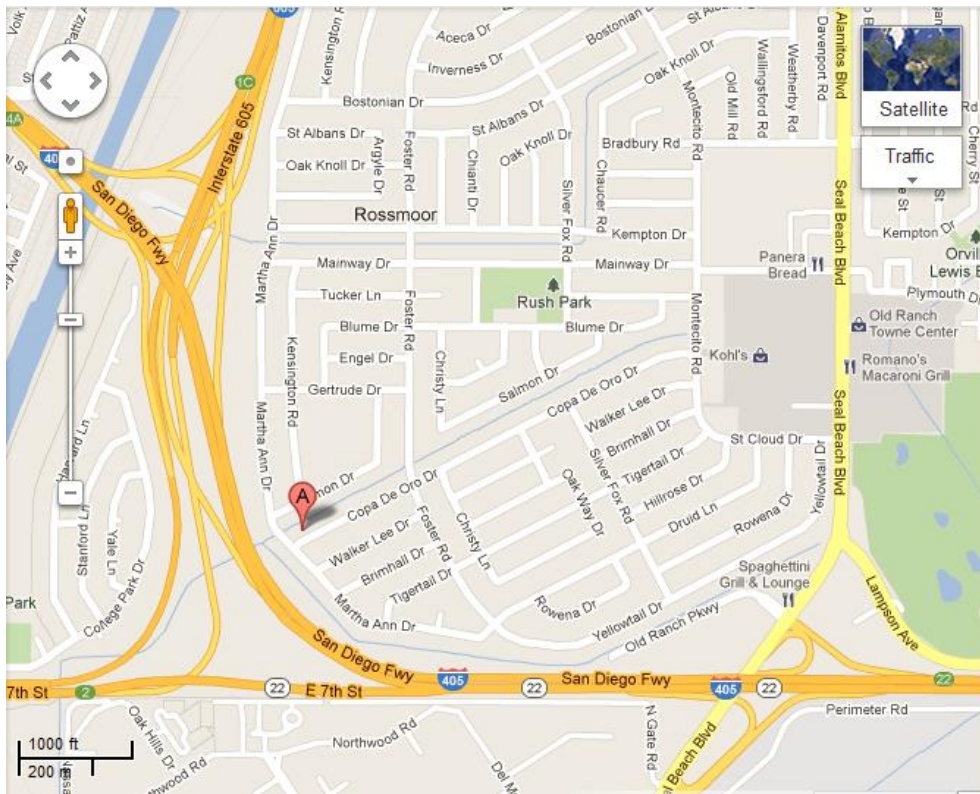
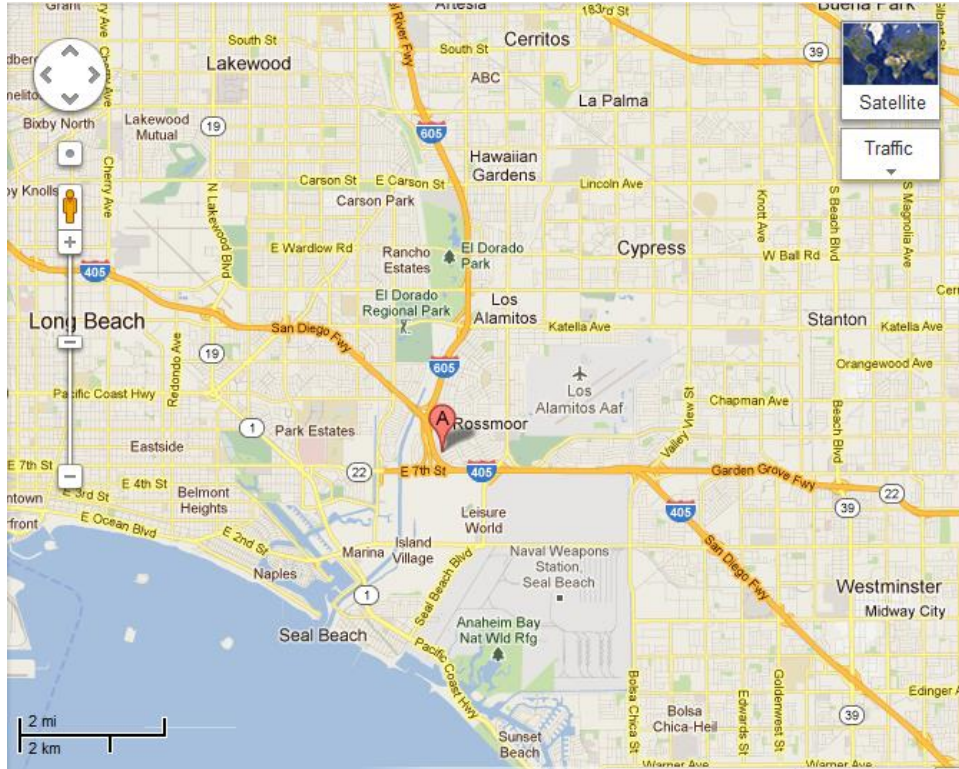
**From the 405 Freeway traveling South:** Take the 405 Freeway to South to the Seal Beach Blvd. exit, Exit 22, toward Los Alamitos Blvd. Keep right to take the ramp towards Los Alamitos/Seal Beach/Rossmoor. Then, merge right onto Seal Beach Blvd. Travel approximately 0.2 miles and turn left onto St. Cloud Dr., (which will become Montecito Rd.). Travel approximately 0.1 miles and turn left onto Copa De Oro Drive. Our office will be approximately 0.7 miles on the right.

**From the 405 Freeway traveling North:** Take the 405 Freeway to exit 22 for Seal Beach Blvd. toward Los Alamitos Ave. Turn right onto Seal Beach Blvd. Travel approximately 0.3 miles and turn left onto St. Cloud Dr., which will become Montecito Rd. Travel approximately 0.1 miles and turn left onto Copa De Oro Drive. Our office will be approximately 0.7 miles on the right.

**From the 22 Freeway traveling West:** Take the 22 Freeway toward Long Beach. Merge onto the 405 Freeway, North. Take exit 22 for Seal Beach Blvd. toward Los Alamitos Ave. Turn right onto Seal Beach Blvd. Travel approximately 0.3 miles and turn left onto St. Cloud Dr., which will become Montecito Rd. Travel approximately 0.1 miles and turn left onto Copa De Oro Drive. Our office will be approximately 0.7 miles on the right.

**From the 91 Freeway traveling West towards the 605 Freeway.** Take the 91 Freeway West to the 605 Freeway, South. Take exit 1D to merge onto Katella Ave./E Willow St. toward Los Alamitos. Continue to follow Katella Ave., then turn right onto Los Alamitos Blvd. In approximately 0.3 miles, turn right onto Bradbury Rd. Travel to Montecito Rd. and turn left. Take the 6th right onto Copa De Oro Drive. Our office will be approximately 0.7 miles on the right.

# 2631 Copa De Oro Drive, Los Alamitos, CA 90720





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## CONFIDENTIAL DATA QUESTIONNAIRE

PROVIDED BY:

THOMAS L. MCKENZIE, JD, RFC

2631 COPA DE ORO DRIVE  
LOS ALAMITOS, CA 90720

PHONE: (562) 594-4200 FAX: (562) 394-9512

EMAIL: [theplanner15@yahoo.com](mailto:theplanner15@yahoo.com)  
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Securities and advisory services offered through  
NPB Financial Group, LLC, Member FINRA, MSRB & SIPC

**PERSONAL INFORMATION**

**Client**

**Co-Client**

Name: \_\_\_\_\_  
Home Address: \_\_\_\_\_  
City, State and Zip: \_\_\_\_\_  
Home Phone: \_\_\_\_\_  
Work Phone: \_\_\_\_\_  
Cell Phone: \_\_\_\_\_  
Fax: \_\_\_\_\_  
Email Address: \_\_\_\_\_  
Social Security No.: \_\_\_\_\_  
Covered by Social Security?: \_\_\_\_\_  
Date of Birth: \_\_\_\_\_  
Country of Citizenship: \_\_\_\_\_  
Previous Marriage?: \_\_\_\_\_

**EMPLOYMENT AND BUSINESS EXPERIENCE**

**Client**

**Co-Client**

Occupation: \_\_\_\_\_  
Employer: \_\_\_\_\_  
Position with employer: \_\_\_\_\_  
Anticipated Employment Change: \_\_\_\_\_  
Annual adjusted gross income: \_\_\_\_\_  
Marginal tax rate: \_\_\_\_\_

**CHILDREN AND OTHER DEPENDENTS**

	<b>Name</b>	<b>Relationship</b>	<b>Date of Birth</b>	<b>Gender</b>	<b>Social Security #</b>
1.	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____
4.	_____	_____	_____	_____	_____
5.	_____	_____	_____	_____	_____
6.	_____	_____	_____	_____	_____
7.	_____	_____	_____	_____	_____
8.	_____	_____	_____	_____	_____

**YOUR PARENTS**

**Client**

**Co-Client**

Mother's Name: \_\_\_\_\_

Father's Name: \_\_\_\_\_

Mother's Age: \_\_\_\_\_

Father's Age: \_\_\_\_\_

Amount of Support Provided to Parents (if any): \_\_\_\_\_

Do Your Parents Have A Living Trust: \_\_\_\_\_

Do Your Parents Have A Long-Term Care Plan? \_\_\_\_\_

**CURRENT ADVISORS**

**Name**

**Address**

**Phone**

Personal attorney: \_\_\_\_\_

Business attorney: \_\_\_\_\_

Personal accountant: \_\_\_\_\_

Business accountant: \_\_\_\_\_

Life insurance agent: \_\_\_\_\_

Property and liability ins. agent: \_\_\_\_\_

Securities broker: \_\_\_\_\_

Financial planner: \_\_\_\_\_

**EDUCATION PLANNING**

Name	Starting Age	K - 12		# of Yrs	College	
		# of Yrs	\$ / Year		Public In-State / Public Out-Of-State / Private	

## PERSONAL FINANCIAL CONCERNS AND OBJECTIVES

1. Are you, your spouse, or partner beneficiary(ies) of a will or trust? If so, what amount has been received or is expected? \_\_\_\_\_

2. Do you have any particular financial goals, e.g. wedding(s), travel, new home, new car, etc.? Please enter in order of priority:

Description	Purchase Amount	Purchase Date	How Often Will This Goal Occur (Every ___ Years)

3. What are the most significant issues that you (and your spouse or partner) want personal financial planning to help you resolve? \_\_\_\_\_

4. Review this list and add other objectives that may apply to you. Then, rank the objectives (1 representing the most important).

- Maintain/Improve my standard of living. \_\_\_\_\_
- Take care of myself and my family during any long-term disability \_\_\_\_\_
- Provide financial security for my family in the event of my death. \_\_\_\_\_
- Fund college education expenses for my children. \_\_\_\_\_
- Accumulate enough capital for a comfortable retirement. \_\_\_\_\_
- Invest and accumulate wealth. \_\_\_\_\_
- Maximize after-tax returns on investments. \_\_\_\_\_
- Develop and manage a plan to distribute my estate to intended beneficiaries. \_\_\_\_\_
- Protect my assets against an unintended and expensive long-term illness \_\_\_\_\_
- Other: \_\_\_\_\_

5. What is the best thing a financial advisor could do for you? \_\_\_\_\_



## INCOME INFORMATION

Description	Client Amount / Year	Co-Client Amount / Year
Employment Salary:	_____	_____
Employment Bonus:	_____	_____
Alimony Received:	_____	_____
Net Self-Employment:	_____	_____
Professional Fees:	_____	_____
Tax-Free Income:	_____	_____
Rental Income:	_____	_____
Royalty Income:	_____	_____
Other:	_____	_____

## RETIREMENT INFORMATION

When do you plan to retire? Client: \_\_\_\_\_ Co-Client: \_\_\_\_\_

Do you expect your annual living expenses to change in retirement? Yes / No

If so, how much more or less would you expect them to be? \_\_\_\_\_

Where do you plan to live once you have stopped working? \_\_\_\_\_

	Start Year	Monthly Amount	Survivor Benefit %	Pension Inflates?	Inflation Rate
Pension (Client)	_____	_____	_____	_____	_____
Pension (Co-Client)	_____	_____	_____	_____	_____

If you expect to work part-time upon retirement, please complete the following:

	Start Year	Monthly Amt	# of Years
Part-Time Work (Client)	_____	_____	_____
Part-Time Work (Co-Client)	_____	_____	_____

## ADDITIONAL QUESTIONS

1. Are you currently or have you ever been involved in a lawsuit? \_\_\_\_\_

2. If yes, please explain: \_\_\_\_\_

3. Have you ever worked with a financial advisor before? \_\_\_\_\_

4. If so, why are you no longer working with this individual? \_\_\_\_\_

\_\_\_\_\_

## ESTATE PLANNING

1. Do you and your spouse (if any) have signed wills?  Yes  No
2. Do you and your spouse (if any) have any trusts?  Yes  No

If so, please supply relevant information:

Type of Trust	Date	Trustee	Beneficiary

3. Do you and your spouse (if any) have durable powers of attorney for assets?  Yes  No
4. Do you and your spouse (if any) have durable powers of attorney for health?  Yes  No
5. Do you and your spouse (if any) have life support declarations?  Yes  No
6. Do you want to give any of your assets to your heirs during your lifetime for tax reduction or other purposes?  Yes  No
7. If you are married, are any of your and/or your spouse's assets the sole property of only one of you? If so, please explain: \_\_\_\_\_
8. Have you named a guardian for your minor children?  Yes  No
9. Do you have a plan to protect your assets in the event of long-term illness?  Yes  No
10. If you own your own home, and if there is a mortgage on that home, how many years until the home is paid off? \_\_\_\_\_

## HEALTH QUESTIONS

Husband: Smoker:  Yes  No

Medical conditions: \_\_\_\_\_

Wife: Smoker:  Yes  No

Medical conditions: \_\_\_\_\_

Do you have health insurance?  Yes  No

If yes, explain: \_\_\_\_\_

How old are your parents, or how old were they when they passed away?

Client (or Husband): Father's current age or age at death \_\_\_\_\_

Mother's current age or age at death \_\_\_\_\_

Spouse: Father's current age or age at death \_\_\_\_\_

Mother's current age or age at death \_\_\_\_\_

## LONG-TERM CARE AND OTHER UNCOVERED MEDICAL EXPENSES

Do you have long-term care insurance? (you) \_\_\_ Yes \_\_\_ No (spouse) \_\_\_ Yes \_\_\_ No  
If so, please fill out the following:

(You) Insurance Carrier: \_\_\_\_\_

Date of Policy: \_\_\_\_\_ Maximum Coverage (years) : \_\_\_\_\_

Maximum Daily Benefit Level (for example, \$100 per day): \_\_\_\_\_

Is Nursing Home care, Home Health Care, or Both covered under this policy? \_\_\_\_\_

What is the percentage of home care coverage (if any)? \_\_\_ None \_\_\_ 50% \_\_\_ 100% \_\_\_ Other

Annual Premium \$ \_\_\_\_\_

Elimination Period (deductible period in days): \_\_\_\_\_

Inflation Protection: \_\_\_ Yes \_\_\_ No -- If so, what type? \_\_\_ 5% simple \_\_\_ 5% compound \_\_\_ Other

Other: \_\_\_\_\_

(Spouse) Insurance Carrier: \_\_\_\_\_

Date of Policy: \_\_\_\_\_ Maximum Coverage (years) : \_\_\_\_\_

Maximum Daily Benefit Level (for example, \$100 per day): \_\_\_\_\_

Is Nursing Home care, Home Health Care, or Both covered under this policy? \_\_\_\_\_

What is the percentage of home care coverage (if any)? \_\_\_ None \_\_\_ 50% \_\_\_ 100% \_\_\_ Other

Annual Premium \$ \_\_\_\_\_

Elimination Period (deductible period in days): \_\_\_\_\_

Inflation Protection: \_\_\_ Yes \_\_\_ No -- If so, what type? \_\_\_ 5% simple \_\_\_ 5% compound \_\_\_ Other

Other: \_\_\_\_\_

If you do not have long-term care insurance, what plan have you developed to protect yourself, your spouse (if married), your family and your assets against an unanticipated long-term care illness?

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## SYSTEMATIC INVESTING PLAN

A systematic investment plan is a way to invest in mutual funds regularly. The idea is for you to set apart a sum every month or quarter, and use that to purchase units of one or more mutual funds. Typically, these funds would be invested in qualified accounts (e.g. IRAs), or as after-tax investments.

People like such a system because it helps them save regularly and build up an investment. Perhaps the best benefit of setting up a systematic investment plan is that it forces you to set apart some money every month and enforces saving discipline on you. You could argue that this can be done without a systematic investment plan also, and you are right, ó just that automation enforces a little more rigor. Good saving and investing habits are more likely to help you accumulate wealth in the long run.

If you would be interested in starting a systematic investment plan, what amount do you think you could afford to invest on a monthly basis? \$ \_\_\_\_\_

## RISK TOLERANCE AND SUITABILITY

Many financial decisions are made in situations of uncertainty, and so risk is involved. Different people are comfortable with different levels of risk. A person's risk tolerance is the level of risk with which he or she is comfortable.

The whole issue of risk is a difficult one. Risk aversion prevents many of us from doing as well as we might financially. Yet some of life's most unpleasant financial surprises arise because we were exposed to a level of risk beyond our comfort zone. It can be equally disappointing to miss an opportunity because someone else wrongly assumed we would not be willing to take the risk involved.

Unlike, say, height or weight, there is no unit of measurement for risk tolerance. A person's risk tolerance can only be measured relative to others on a constructed scale, in much the same way as IQ is measured. Additionally, even the meaning of "risk" can depend on the situation. When individuals talk about "risk" as they experience it in their personal financial affairs they are not talking about the same thing as, for example, investment researchers discussing the "risk" of an investment.

So, consumers face a double challenge:

- É Firstly, in making an accurate and meaningful assessment of their willingness to accept risk as they perceive it, and
- É Secondly, in expressing this assessment in such a way that both what they already have in place, and the alternatives now offered to them, can be evaluated in terms of their risk tolerance.

In the risk tolerance portion of this questionnaire, you are asked about your attitudes, values and experiences. Please answer all of the following questions as best you can.

1. Your investment objective summarizes the primary purpose of your financial plan. It serves to define how assets should be managed. While asking yourself "What do I want most to accomplish?", select the objective that best fits the purpose of your financial plan.
  - Preserve asset value
  - Generate high current income
  - Achieve asset growth with moderate current income
  - Achieve strong asset growth with nominal income
  - Achieve maximum capital appreciation
2. Please check the box that indicates your response to the following statement: I am comfortable with investments that may lose money from time to time, if they offer the potential for higher returns.
  - Strongly disagree
  - Disagree
  - Somewhat agree
  - Agree
  - Strongly agree

3. Compared to others, how do you rate your willingness to take financial risks?
- Extremely low risk taker
  - Very low risk taker
  - Low risk taker
  - Average risk taker
  - High risk taker
  - Very high risk taker
  - Very high risk taker
4. How easily do you adapt when things go wrong financially?
- Very uneasily
  - Somewhat uneasily
  - Somewhat easily
  - Very easily
5. If you had to choose between more job security with a small pay increase and less job security with a big pay increase, which would you pick?
- Definitely more job security with a small pay increase
  - Probably more job security with a small pay increase
  - Not sure
  - Probably less job security with a big pay increase
  - Definitely less job security with a big pay increase
6. When faced with a major financial decision, are you more concerned about the possible losses or the possible gains?
- Always the possible losses
  - Usually the possible losses
  - Usually the possible gains
  - Always the possible gains
7. How do you usually feel about your major financial decisions after you make them?
- Very pessimistic
  - Somewhat pessimistic
  - Somewhat optimistic
  - Very optimistic
8. What degree of risk have you taken with your financial decisions in the past?
- Very small
  - Small
  - Medium
  - Large
  - Very large
9. What degree of risk are you currently prepared to take with your financial decisions?
- Very small
  - Small
  - Medium
  - Large
  - Very large

10. How much confidence do you have in your ability to make good financial decisions?
- None
  - A little
  - A reasonable amount
  - Average risk taker
  - A great deal
  - Complete
11. Investments can go up and down in value and experts often say you should be prepared to weather a downturn. By how much could the total value of all your investments go down before you would begin to feel uncomfortable?
- Any fall in value would make me feel uncomfortable
  - 10%
  - 20%
  - 33%
  - 50%
  - More than 50%
12. In recent years, how have your personal investments changed?
- Always towards lower risk
  - Mostly towards lower risk
  - No changes or changes with no clear direction
  - Mostly towards higher risk
  - Always towards higher risk
13. Your investment time horizon is an important variable to consider when constructing your portfolio. How long will it be before you begin making withdrawals of principal?
- Under 3 years
  - 3 to 6 years
  - 7 to 10 years
  - Over 10 years
  - Only in case of emergencies
14. Once you begin drawing money out of your investments, what percent per year will you choose to withdraw per year?
- Do not plan on taking withdrawals
  - Under 3%
  - 3% to 4%
  - 4% to 7%
  - 7% to 13%
  - Over 13%
15. If you were to invest in the near future, what would be your primary goal for the money invested? (check all that apply)
- Short-term "safe money"
  - "Safe money" put away for potential long-term care costs or uncovered medical expenses (e.g. home care, nursing care, etc)
  - Immediate income
  - Growth with some immediate income
  - Long-term growth

16. Assume that the stock market falls in value by 40%, and your stock market investments also fell by 40%. What are you most likely to do?
- Liquidate more than half of your stock market investments and move your money into less risky assets such as CD's or annuities
  - Liquidate less than half of your stock market investments and move your money into less risky assets such as CDs or annuities
  - Retain your stock market investments
  - Increase your investments in the stock market
17. How long could you cover monthly living expenses with the cash you currently have on hand?
- 1 month or less
  - 1 - 3 months
  - 3 - 6 months
  - 6 - 12 months
  - 12 months or more
18. What is your outlook for your future income from sources other than investments over the next 10 years?
- It will greatly decrease
  - It will decrease, but not by much
  - It will stay the same
  - It will increase, but not by much
  - It will greatly increase
19. What is the "liquid" amount of your net worth (excluding your residence) which can be readily sold.
- |   |   |
|---|---|
| <input type="checkbox"/> \$50,000 or less       | <input type="checkbox"/> \$250,000 to \$500,000   |
| <input type="checkbox"/> \$50,000 to \$100,000  | <input type="checkbox"/> \$500,000 to \$1,000,000 |
| <input type="checkbox"/> \$100,000 to \$250,000 | <input type="checkbox"/> \$1,000,000 or more      |
20. Have you invested in any of the following? (please mark all that apply)
- |  |  |
|--|--|
| <input type="checkbox"/> Bank CDs        | <input type="checkbox"/> Money market accounts |
| <input type="checkbox"/> Fixed annuities | <input type="checkbox"/> Life insurance        |
21. Are you now or have you in the past invested in individual equities (e.g. stocks) or funds contained equities?
- Yes, and the risk was tolerable
  - Yes, and the risk was intolerable
  - No, but the risk will be tolerable
  - No, because the risk will be intolerable
22. Have you invested in individual bonds or funds containing bonds?
- Yes, and the risk was tolerable
  - Yes, and the risk was intolerable
  - No, but the risk will be tolerable
  - No, because the risk will be intolerable

23. Small company stocks are riskier than stocks of larger companies. But, high quality research indicates that small companies provide a higher risk adjusted return than larger companies. Please describe how you feel about investing in smaller companies in order to increase your returns.
- I do not have a strong opinion and prefer to rely on the advice of my financial advisor
  - I want high exposure to small companies within a diversified portfolio
  - I want some exposure to small companies within a diversified portfolio
  - I am not interested in investing in small company stocks
24. Have you ever invested in foreign securities? How do you feel about investing in foreign securities?
- I do not have a strong opinion and prefer to rely on the advice of a financial advisor
  - Yes I have, and I accepted the currency and political risk in exchange for diversification and potentially higher returns
  - Yes I have, and would not accept the currency and political risk in exchange for diversification and potentially higher returns
  - No, I have not, but I am willing to accept the currency and political risk in exchange for the diversification and potentially higher returns
  - No, and I am not willing to accept the currency and political risk in exchange for the diversification and potentially higher returns
25. If you have qualified pension plans (e.g. IRAs, 401ks, 403(b)s, etc.), are they structured such that they can be "stretched out" over the lifetime of your beneficiaries, thereby vastly increasing their value?
- Yes    No    I don't know
26. How would you rate the performance of your current investments?
- Excellent    Good    Average    Poor
27. Have all of your assets performed equally as well?    Yes    No
28. Which investments, if any, have been disappointments?
- \_\_\_\_\_
- \_\_\_\_\_
29. Do you anticipate a specific use for your savings in the next year? \_\_\_\_\_
- Within the next five years? \_\_\_\_\_
- Within the next ten years? \_\_\_\_\_
- Within the next fifteen years? \_\_\_\_\_
30. Do you have a financial advisor or broker? \_\_\_ Yes \_\_\_ No
- Name and firm: \_\_\_\_\_
- How often do you meet with your financial advisor? \_\_\_\_\_
31. **If there were techniques you could use to lower your taxes, improve your financial position, and/or increase your financial security, what would be your level of interest?**
- I would be very interested
  - I would be moderately interested
  - I would not be interested



## ASSET ANALYSIS

1. Do you own a **home** or any other **real estate**?

Description and location	Titled in whose name?	Purchase Price	Market Value	Mortgage	Equity
Total Net Value					

2. Do you own any **other titled property** such as a car, boat, etc.?

Description	Titled in whose name?	Market Value	Mortgage	Equity
Total Net Value				

3. Do you have any **checking accounts**?

Name of Bank	Titled in whose name?	Approximate Balance
Total Value		

4. Do you have any **interest bearing accounts** (savings, money market) and/or **CD's**?

Name of bank	Titled in whose name?	Current Int. Rate	Maturity Date (if any)	Current Value
Total Value				

5. Do you own any **stocks or bonds** (including company stock, but excluding mutual funds)?

Name of Security	Titled in whose name?	# of Shares	Purchase Price	Current Value
Total Value				

6. Do you own any **mutual funds**?

Name of Fund	Titled in whose name?	Date Account Was Established	Purchase Price	Current Value
Total Value				

7. Do you have any **profit sharing, IRA's, or other pension plans?**

Description/Location	First Beneficiary	Second Beneficiary	Current Value
Total Value			

8. Do you have any **life insurance** policies (e.g. term life, whole life, universal life)?

Name of Company/Product	Issue Date	Insurance Type	Policy Owner	First Beneficiary	Second Beneficiary	Current Cash Value	Death Benefit
Total Value							

9. Do you have any **annuities?**

Name of Company/Product	Current Interest Rate	Policy Owner/Annuitant	First Beneficiary	Second Beneficiary	Date Policy Was Established	Current Value
Total Value						

10. Other miscellaneous assets?

Name of Company/Product/Asset	Current Rate of Return	Description of Asset	Date Asset Acquired	Current Value
Total Value				

11. What is the approximate total value of all your remaining personal property--whatever you own that has not been included above? (clothes, furniture, etc.)

\$

12. Do you have any debts other than mortgage(s) and loans listed above (e.g. credit cards, personal loans, etc)?

Description	Amount Owed
Total Debt	

13. Total value of everything you own (add totals of questions 1 thru 11 above).

\$

14. Total amount you owe (total of question 12 above).

\$ (  )

15. Subtract line 12 from line 13.

**TOTAL NET ESTIMATED WORTH =** \$

## Questions You Would Like Answered

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### Documents To Bring With You (Please be sure to provide COPIES of all of the following)

1. Copies of Estate Planning Documents (e.g. living trust, will, power of attorney, etc.), including beneficiary designation forms
2. Copies of all investment and bank statements, with cost basis information (purchase price and date) on taxable accounts
3. Prior year tax returns
4. Insurance policies (declaration pages)
5. Any other information related to your personal financial situation

**SIGNATURES:** Please sign below to verify the accuracy of the above information.

Signature verification of client \_\_\_\_\_

Print Name \_\_\_\_\_ Date: \_\_\_\_\_

Signature verification of spouse \_\_\_\_\_

Print Name \_\_\_\_\_ Date: \_\_\_\_\_

**FOR AN APPOINTMENT:** Appointments can be made by telephoning the office at (562) 594-4200.

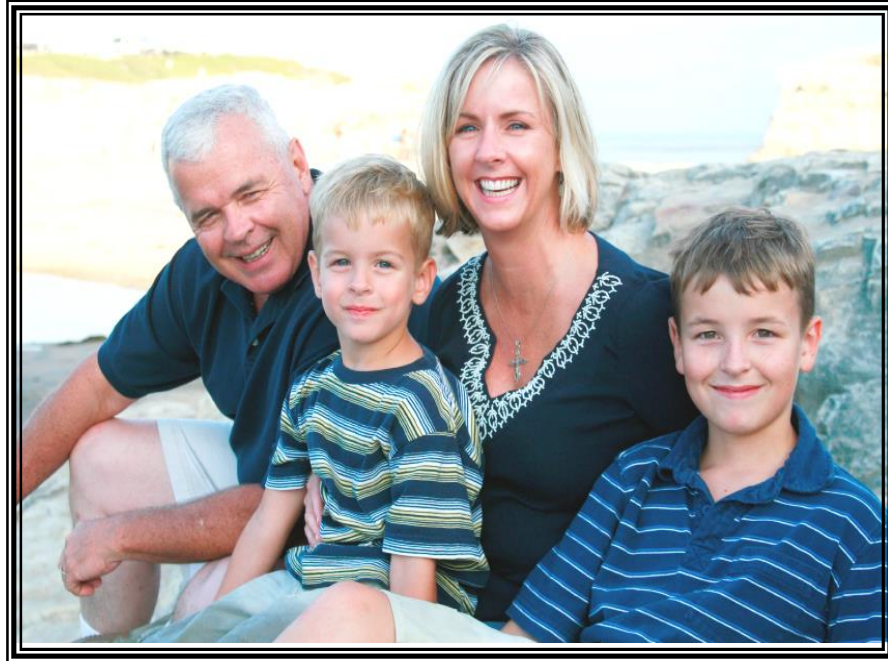
Ask about the benefits of Platinum Club Membership!





**Do You Have a Comprehensive and  
Coordinated Financial and Estate Plan?**

**Our**  **Platinum Club Members Do!**



## **McKenzie Legal & Financial**

Thomas L. McKenzie, JD, RFC

Attorney at Law

Investment Advisor Representative

NPB Financial Group, LLC

2631 Copa De Oro Drive

Los Alamitos, CA 90720

Phone: 562-594-4200 ♦ Fax: 562-394-9512

Website: [www.ThomasMcKenzieLaw.com](http://www.ThomasMcKenzieLaw.com)

**MLF**

**MCKENZIE LEGAL & FINANCIAL**

FINANCIAL CONSULTING | ESTATE PLANNING | ELDER LAW

SECURITIES OFFERED THROUGH NPB FINANCIAL GROUP, LLC, MEMBER FINRA, MSRB & SIPC

## **What is the Platinum Club?**

Our “Platinum Club” is a member-only club which provides substantial and ongoing benefits to clients of our firm.

## **Who are members of the Platinum Club?**

Generally, those who avail themselves of the significant benefits that our “Comprehensive Planning Technique<sup>sm</sup>” provides, are automatically members of our “Platinum Club.” In other words, “members,” are those individuals and families who develop their living trust-based estate plan through our office, and who also receive coordinated financial advisory services by maintaining a minimum investment in an Investment Advisory Account with our firm.

## **What does it cost?**

There are no additional ongoing membership fees or other charges required.

## **Is being a member of the Platinum Club a requirement for all clients of the firm?**

Absolutely, not. Membership is strictly voluntary. All services provided by the firm may be purchased separately. For example, if you merely wish to establish a Living Trust, power of attorney, Will or other legal document or service, you may retain the firm to provide only those services you wish. Conversely, if you only wish to retain Mr. McKenzie as your financial advisor, that’s okay, too!

## **What are the benefits?**

Members of the Platinum Club will enjoy many benefits they will not likely receive anywhere else. For example, Platinum Club members will receive discounted (or even free) legal services throughout their membership. Children, relatives and friends of members may also receive discounted legal services. Members will receive ongoing financial and legal advice on a regular basis (at minimum, annually or semi-annually). Platinum Club members will have regular access to Thomas L. McKenzie, Attorney at Law, in the event that they have important questions regarding their financial or estate plans. And, all benefits of membership are included in the low annual investment advisory fee, which is similar to the fee you would pay a bank or brokerage firm for investment advisory services alone.

In other words, if you wish to establish a fee-only investment advisory account in order to receive professional investment advice and services, you can either pay a financial advisor, bank and brokerage firm between 1% to 3% annually for ongoing investment advice, or you can pay roughly the same amount (or less) in fees to our firm, and you will receive all of the additional benefits of being a Platinum Club member, without additional charges.

Finally, there is the convenience of receiving your estate planning and financial services at one location. This will cut down on the time you need to spend on your planning needs, and provide for more efficient management of your overall plan.



## Summary of Benefits and Comparisons

If you already have a financial advisor, or if you believe that expert financial advice would benefit you, then it is crucially important to consider the nature of advice you would be receiving. Receiving financial advice from an independent, full-service financial advisor, who is also a licensed estate planning and elder law attorney, provides many unique benefits to the consumer. And remember, although Mr. McKenzie possesses legal skills and knowledge not found in the vast majority of financial advisors, all financial and legal advice given by Mr. McKenzie at our periodic reviews is included in the firm's standard advisory fee, and there is no additional cost for the much more comprehensive nature of these services and reviews. The chart below compares and contrasts the benefits and issues described in this newsletter:



	Non-Attorney Financial Advisors	Thomas L. McKenzie, JD, RFC
Does your financial advisor <b>work for you</b> as an “independent” advisor, or does he/she work for a bank or brokerage firm?	<b>Sometimes</b>	<b>Yes</b> (Independent Advisor)
Is your financial advisor a “ <b>full-service</b> ” advisor, or is he/she limited to only certain products sold by their employer (e.g. the insurance company, bank or brokerage firm for which they work)?	<b>Sometimes</b>	<b>Yes</b> (Full-service Advisor)
Is your financial advisor a practicing <b>Estate Planning Attorney</b> , and thus able to include as part of your advisory fee, free, ongoing legal advice regarding your living trust, powers of attorney, etc.?	<b>No</b>	<b>Yes</b>
Is your financial advisor an <b>Elder Law Attorney</b> , and thus able to include as part of your advisory fee, free, ongoing legal advice regarding strategies to protect you and your family as you age?	<b>No</b>	<b>Yes</b>
Does your financial advisor provide periodic financial reviews?	<b>Sometimes</b>	<b>Yes</b>
Can your financial advisor provide all of the advice you need to to <b>protect</b> your family home and other assets, in the event that you or your spouse should require expensive long-term care costs?	<b>No</b> (not licensed to practice law)	<b>Yes</b>
Can your financial advisor assist you with complex legal strategies to protect your children or other beneficiaries?	<b>No</b> (not licensed to practice law)	<b>Yes</b>
Is your financial advisor able to provide expert legal <b>and</b> financial advice to your children or successors in the event of your illness, disability or death?	<b>No</b> (not licensed to practice law)	<b>Yes</b>
Does your financial advisor provide legal advice at your periodic reviews, given at no charge, as part of the investment advisory fee?	<b>No</b> (not licensed to practice law)	<b>Yes</b>

*The Platinum Club benefits described above are available only to clients of the firm who have executed an investment advisory agreement with Thomas L. McKenzie as their financial advisor. Unless otherwise agreed upon in advance, some services above require a minimum level of assets-under-management.*

## Conclusion

So, if you desire professional financial advice, you have two choices. You can retain the services of a typical financial advisor, who can provide the usual range of financial advice and services – or, you can become a member of our Platinum Club, where for roughly the same fee you would be paying another financial advisor, you will receive professional financial advice, as well as many additional and substantial benefits that other planners cannot provide. Our Platinum Club members have a financial advisor, but they also have an Estate Planning and Elder Law attorney who remains available, as part of their plan, to make sure they receive appropriate advice on keeping their plan up-to-date, and assisting them in the event that any problems should arise, be they serious or otherwise. Essentially, Platinum Club membership affords middle and upper-middle class individuals and families comprehensive financial and legal advice which, until now, has primarily been available only to the very rich. We truly hope you will consider being a member of the McKenzie Legal & Financial Platinum Club program!

## How To Get Started

# GETTING STARTED

By now you've seen that our firm is something special and unique among planning firms in Southern California, and we're confident that you deserve the kind of protection, guidance and support that only we can provide. Your success is worth preserving for your family. McKenzie Legal & Financial is your single-source financial advisory and legal services firm that is ready with a full range of estate planning, asset preservation and financial advisory services to help you with every part of the process.

The first step is to schedule your appointment. Call our office at **562-594-4200**, and ask to speak to Natalie, our Client Services Director. Natalie will schedule the most convenient appointment time available for you. And, unlike many firms where you meet with some "junior" member of the firm, your appointment will be with Mr. McKenzie, personally.

During these complimentary reviews, Mr. McKenzie will:

- Review your family's situation to ensure that the terms of your estate plan, if any, still reflect your needs and wishes
- Review your overall financial plan for balance, quality and coordination
- Discuss beneficiary designations of your IRAs and retirement plans, to be sure you are taking advantage of any law changes
- Analyze the impact of any new law changes to see if your estate planning documents need to be updated
- Answer your questions regarding specific legal or financial strategies that may be available to improve your position, and carry out your objectives

Please bring to your appointment, any questionnaire you have received from our office; any existing estate planning documents; and copies of all statements from investment and bank accounts. Generally, the appointment will take between 1 to 1 ½ hours.

**Since we opened our doors more than 22 years ago**, our philosophy has always been to help families preserve their wealth and achieve their long-term financial goals. To this end, we offer free estate and financial plan reviews.

### **Thomas L. McKenzie, JD, RFC**

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### **Corporate Relationships**

**Brokerage and Registered Investment Advisory services provided by, and securities offered through:**

NPB Financial Group LLC (NPB)  
3500 W. Olive Avenue, Suite 300, Burbank, CA 91505  
Member, FINRA,MSRB & SIPC

**Clearing services provided by:**

Pershing LLC  
One Pershing Plaza, Jersey City, New Jersey 07399

**DISCLOSURE:** This brochure is intended for informational purposes only and should not be construed as legal or financial advice, or a solicitation or offer with respect to the purchase or sale of any security.