



5 Steps to Solving Your Financial Planning Puzzle *Workbook*



Jason Silverberg, CFP®, CLU®, ChFC®

fitting your financial pieces together



Jason Silverberg, CFP®, CLU®, ChFC®

fitting your financial pieces together

Personal Snap Shot

Reviewing your FINANCIAL STRATEGY



Financial security
for the long run®



[illegible]

Personal Snap Shot

This overview is designed to help you quickly review your financial situation. Please take a few minutes to complete the following information.

Confidential information

Name Client 1 _____ Date of Birth _____

Name Client 2 _____ Date of Birth _____

Address _____

Phone (home) _____ (work) _____ (cell) _____

Employer _____

Occupation _____

Email _____

Marital status _____ Years married _____

Children's names and dates of birth _____

Panoramic Snap Shot

Please assign a value for each statement: **1 = Strongly agree** **2 = Agree** **3 = Disagree** **4 = Don't know or N/A**

- | | |
|---|---|
| <input type="checkbox"/> I use my financial resources well. | <input type="checkbox"/> My life and disability insurance benefits are portable. |
| <input type="checkbox"/> I have clear goals for my financial future. | <input type="checkbox"/> My financial situation would not change if I became sick or hurt. |
| <input type="checkbox"/> Growing financially is important to me. | <input type="checkbox"/> At my death, all my debt would be eliminated. |
| <input type="checkbox"/> I make all financial decisions with my spouse/partner. | <input type="checkbox"/> I am sure that my family's way of life is fully protected. |
| <input type="checkbox"/> I have reviewed my will within the last three years. | <input type="checkbox"/> My family would be unaffected financially at my death. |
| <input type="checkbox"/> I understand and take advantage of all available tax-deferral strategies within my financial strategy. | <input type="checkbox"/> I know that should my spouse/partner die today there would be no financial hardship. |
| <input type="checkbox"/> My spouse/partner understands our financial situation fully. | <input type="checkbox"/> I am confident in the insurance professional I work with today. |
| <input type="checkbox"/> I feel government taxes are just right. | <input type="checkbox"/> I understand the purpose of insurance within my financial strategy. |
| <input type="checkbox"/> I take a systematic approach to saving money. | <input type="checkbox"/> I need help reviewing my insurance protection. |
| <input type="checkbox"/> I have adequate funds available for emergencies. | <input type="checkbox"/> I know all I need to know in order to make good financial decisions. |
| <input type="checkbox"/> I feel I am in control of my overall financial strategy. | <input type="checkbox"/> I know exactly what retirement income I will need when I retire. |
| <input type="checkbox"/> My financial goals are in writing. | |
| <input type="checkbox"/> I need help reviewing my financial goals. | |
| <input type="checkbox"/> I am in control of my budget. | |

- | | |
|---|---|
| <input type="checkbox"/> I know exactly how I am funding college education for my children/grandchildren. | <input type="checkbox"/> My retirement savings strategy is right on pace. |
| <input type="checkbox"/> I am happy with the return on my current investments. | <input type="checkbox"/> I work with a great financial professional. |
| <input type="checkbox"/> Having a solid investment strategy is important to me. | <input type="checkbox"/> I review my financial goals frequently. |
| <input type="checkbox"/> My investment portfolio reflects my risk personality perfectly. | <input type="checkbox"/> My current debt is structured in a way that makes sense to me. |
| <input type="checkbox"/> My investment strategy aligns perfectly with my financial goals. | <input type="checkbox"/> I feel the level of risk I take when investing is appropriate for me and my goals. |
| <input type="checkbox"/> I need help in reviewing my investments. | <input type="checkbox"/> I participate fully in retirement programs through work. |
| <input type="checkbox"/> My financial goals are very clear to me. | <input type="checkbox"/> I feel it is important to work with a financial professional. |
| <input type="checkbox"/> My financial professional's level of service is satisfactory. | <input type="checkbox"/> I would like help reviewing my asset allocation strategy. |

Action Snap Shot

Life Events

Check all that apply:

- | | |
|---|---|
| <input type="checkbox"/> New job | <input type="checkbox"/> Sold a business |
| <input type="checkbox"/> Newly married | <input type="checkbox"/> Divorce |
| <input type="checkbox"/> New child/Adoption | <input type="checkbox"/> New debt |
| <input type="checkbox"/> New dependant | <input type="checkbox"/> Paid off debt |
| <input type="checkbox"/> New home | <input type="checkbox"/> New will |
| <input type="checkbox"/> Started a business | <input type="checkbox"/> School tuition has ended |
| <input type="checkbox"/> Inheritance | <input type="checkbox"/> Approaching retirement |
| <input type="checkbox"/> Recently retired | |

Close-up Snap Shot

What concerns you the most?

Which areas are important to you as you think about your financial situation? Please check all that apply:

- | | |
|---|--|
| <input type="checkbox"/> Clarify personal and financial strategies and goals. | <input type="checkbox"/> Education Expenses – Contemplate the cost of college expenses and strategies to fund that investment. |
| <input type="checkbox"/> Examine the financial impact of a death, including immediate cash needs and continuing income needs. | <input type="checkbox"/> Retirement Preparation – Consider how your current retirement strategies will meet your objectives. |
| <input type="checkbox"/> Consider the financial impact of a disability on your income. | <input type="checkbox"/> Investment Strategy – Examine your current asset allocation in relation to your risk personality. |
| <input type="checkbox"/> Examine the impact that long-term care costs can have on your financial situation. | <input type="checkbox"/> Tax Strategy – Contemplate your current level of taxation in relation to your financial strategies. |
| <input type="checkbox"/> Clarify protection needs. | |



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F65190-2 Rev 3-2015 DOFU 6-2014
A03497-0614

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INSURANCE | INVESTMENTS | RETIREMENT

Personal Financial Inventory

Client name:

Co-Client name:

Date (mm/dd/yy):

Assets	Current Value	Monthly Savings
Primary Residence		
Other Real Estate		
Cars		
Business		
Checking Account		
Savings Account		
Money Market		
CDs		
Bonds		
Stocks / Mutual Funds		
Retirement Plans		
Total		

Liabilities	Current Value	Monthly Payment
Credit Cards		
Mortgage		
Car Loans		
Student Loans		
Other Loans		
Total		
Total Net Worth		

Cash Flow

Income	Monthly	Annual
Salary (Client A)		
Salary (Client B)		
Interest and Divdends		
Pensions and Alimony		
Social Security (Client A)		
Social Security (Client B)		
Rental Income		
Annuities		
Other		
Total Income		
Expenses	Monthly	Annual
Taxes		
Federal		
State and Local		
FICA		
Self Employment		
Taxes Total		
Housing		
Rent		
Utilities		
Furnishings		
Home Maintenance		
Housing Total		
Transportation		
Gas		
Maintenance		
License Fees		
Parking		
Transportation Total		

	Monthly	Annual
Entertainment		
Dining Out		
Movies		
Vacations		
Club Dues		
Gifts		
Entertainment Total		
Insurance		
Life		
Health		
Disability		
Homeowners		
Auto		
Long Term Care		
Insurance Total		
Other		
Food and Beverage		
Child Care/ Child Support		
Personal Care / Cash		
Clothing		
Medical / Dental / Drugs		
Education / Self-Improvement		
Dry Cleaning		
Cable / Phone		
Pet Care		
Charity		
Other Total		
Total Expenses		
Total Discretionary Funds		

Client Name _____ Joint Owner Name _____
 Account # _____

MAPS Questionnaire

The MAPS Portfolios are for investors who have a minimum investment time horizon of three years. If you plan to withdraw a significant part of your investment within the next three years, you should see your financial advisor/registered representative and consider the Capital Preservation Portfolio.

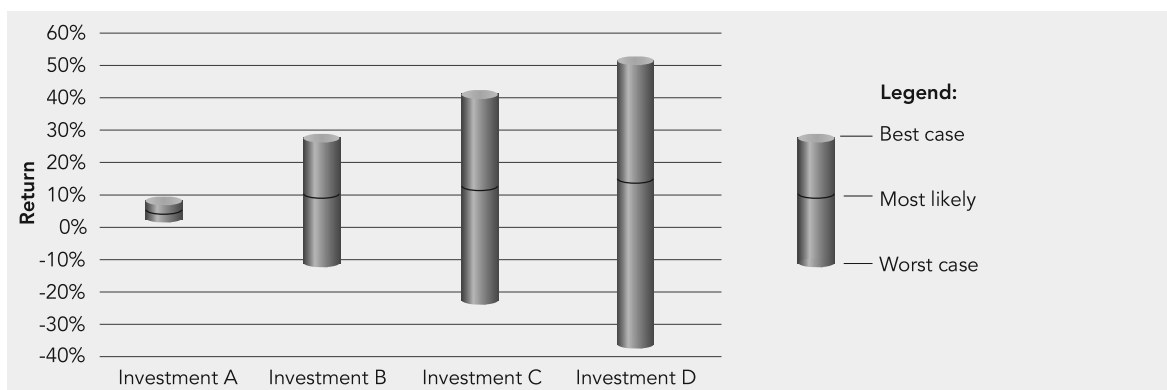
Risk Tolerance (Questions 1-8)

1. Which of the following most accurately describes your general attitude toward investing?

- | | Value |
|--|---------|
| A) In order to minimize fluctuations in my investments, I am willing to accept lower possible returns over the long run . | ____ 12 |
| B) I am willing to accept possible fluctuations in my investments in order to earn moderate returns over the long run . | ____ 8 |
| C) I am willing to accept fluctuations in my investments in order to earn above average potential returns over the long run . | ____ 3 |
| D) I am willing to accept large and occasionally drastic fluctuations in my investments in order to have higher potential returns over the long run . | ____ 0 |

2. You have \$100,000 to invest in one of four assets. The chart below shows the range of possible values of your \$100,000 investment after one year (the number in parenthesis represents the portfolio value). With which investment would you be most comfortable?

	Best Case	Most Likely Case	Worst Case	Value
Investment A)	9% (\$109,000)	5% (\$105,000)	1% (\$101,000)	____ 16
Investment B)	28% (\$128,000)	10% (\$110,000)	-12% (\$88,000)	____ 12
Investment C)	43% (\$143,000)	13% (\$113,000)	-24% (\$76,000)	____ 6
Investment D)	53% (\$153,000)	15% (\$115,000)	-37% (\$63,000)	____ 0



The ranges of possible values are hypothetical and are for illustrative purposes only and are not indicative of any particular investment or guarantee of future performance.

3. In general, which best describes your attitude toward declines in investment value?

- | | Value |
|--|--------|
| A) I check the value of my investments frequently so I can sell quickly if they begin to decline in value. | ____ 8 |
| B) Although daily declines in the value of my investments make me uncomfortable, I am likely to sell only if my investments decline substantially over a full quarter. | ____ 6 |
| C) Although I focus on quarterly performance trends, I usually wait an entire year before making any changes to my investments. | ____ 4 |
| D) Even if my investments significantly declined in value over a given year, I would continue to follow a consistent, long-term investment program and retain my investment . | ____ 0 |



ASC 00083

4. How do you feel about the following statement? Maintaining the principal value of my investment account is more important than achieving significant growth.

Value
9 _____
7 _____
5 _____
3 _____
0 _____

- A) Strongly Agree
- B) Agree
- C) Somewhat Agree
- D) Disagree
- E) Strongly Disagree

5. When investing, an investment's risk and return characteristics are an important part of the decision-making process. Please select the investment "characteristics" with which you would feel most comfortable.

Value	Return Fluctuations (Risk)	Long-term Return Potential (Return)	Chance Of Losing Value In Any Single Year (Probability)
14 _____	A) Low	Low	Low
10 _____	B) Moderate	Moderate	Moderate
5 _____	C) High	High	High
0 _____	D) Very high	Very high	Very high

6. The risk of an investment suffering a decline in value (having a negative return) is often a primary consideration for investors. To achieve higher returns, an investor must accept more risk (volatility of investment value). The following table represents four hypothetical \$100,000 investments. For each investment, the expected value at the end of year 3 is displayed along with the chance of suffering a decline over that 3 year period. Given your investment objective, in which of the four investments would you be most comfortable investing?

Value		Expected value of \$100,000 after 3 years	Chance of investment value being less than \$100,000 after 3 years
16 _____	Investment A	\$116,000	6 out of 100
11 _____	Investment B	\$131,000	8 out of 100
7 _____	Investment C	\$141,000	10 out of 100
0 _____	Investment D	\$149,000	12 out of 100

The ranges of possible values are hypothetical and are for illustrative purposes only and are not indicative of any particular investment or guarantee of future performance.

7. Inflation can greatly erode the return on your investments. In a hypothetical year with a 3 percent inflation rate, an investment with a 7 percent return would have a post-inflation return of only 4 percent. Which of the following best summarizes your attitude regarding investments and inflation?

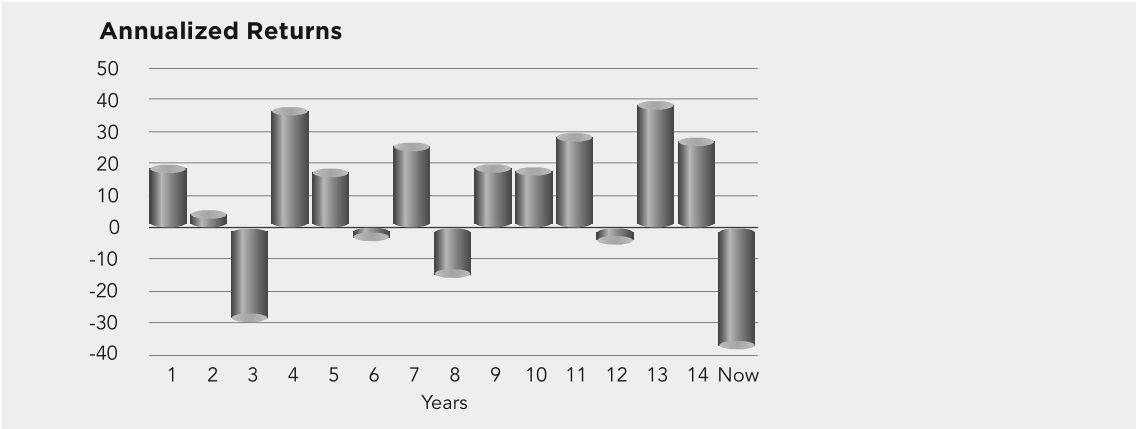
Value
17 _____
10 _____
6 _____
0 _____

- A) I would be satisfied with an investment that is expected to only **keep pace with inflation** and am willing to accept **low risk** for potentially low returns.
- B) I prefer an investment that is expected to **moderately outperform inflation** and am willing to accept **moderate risk** for potentially **moderate returns**.
- C) I prefer an investment that is expected to **outperform** inflation and am willing to accept a **higher level of risk** for potentially **higher returns**.
- D) I prefer an investment that is expected to **substantially outperform** inflation and am willing to accept a **very high level of risk** for potentially **substantial returns**.

8. Suppose that over the past 15 years, one of your investments had the following pattern of annual returns, which is similar to other investments with the same objective. What would you do at this point?

- A) I would **buy more** of the investment.
- B) I would **sell some** of the investment.
- C) I would **sell all** of the investment.
- D) I would **hold** on to my existing investment.

	Value
_____	0
_____	6
_____	10
_____	2



The ranges of possible values are hypothetical and are for illustrative purposes only; is not indicative of any particular investment or guarantee of future performance.

9. Time Horizon

9a. Given your financial objective, when (and if) do you expect to begin withdrawing money from your account?

Answer	Value
Under 3 years.....	0
3-5 years	4
6-8 years	7
9-11 years.....	10
12+ years, if at all.....	14

Add values of 9a + 9b and choose appropriate answer below:

	Value
A. 0-2	_____
B. 3-4	_____ 86
C. 5-7	_____ 65
D. 8-10	_____ 31
E. 11 or greater	_____ 10
	_____ 0

9b. When you begin withdrawing money how long do you expect these withdrawals to continue?

Answer	Value
Lump sum withdrawal	0
1-5 years	1
6-10 years	4
11-15 years	6
16+ years, or does not apply.....	9

Total of Values for Questions 1-9 _____

Grand Total:	86 and Higher	65-85	31-64	10-30	0-9
MAPS Portfolio:	Income	Income & Growth	Conservative Growth	Growth	Aggressive Growth

The results of this questionnaire accurately reflect my investment attitudes and beliefs.

Client Signature _____	Date ____ / ____ / ____
Joint Owner Signature _____	Date ____ / ____ / ____

Investment objective _____



■ 70 percent fixed income
■ 20 percent equities
■ 10 percent cash

The Income Portfolio

The Income Portfolio is appropriate for investors whose primary objective is income. The portfolio maintains a small equity allocation to lessen the effects of long-term inflation.



■ 55 percent fixed income
■ 40 percent equities
■ 5 percent cash

The Income and Growth Portfolio

The Income and Growth Portfolio is appropriate for investors whose primary objective is income with a secondary objective of modest long-term growth.



■ 60 percent equities
■ 38 percent fixed income
■ 2 percent cash

The Conservative Growth Portfolio

The Conservative Growth Portfolio is appropriate for investors whose primary objective is growth of principal with a secondary objective of income.



■ 80 percent equities
■ 18 percent fixed income
■ 2 percent cash

The Growth Portfolio

The Growth Portfolio is appropriate for investors whose objective is high long-term growth of principal. The portfolio maintains a small fixed income allocation to temper volatility.



■ 98 percent equities
■ 2 percent cash

The Aggressive Growth Portfolio

The Aggressive Growth Portfolio is appropriate for investors whose objective is the highest possible long-term growth of principal, with the understanding that there may be considerable fluctuations in value, especially over the short-term, including loss of principal.

The Capital Preservation Portfolio

The Capital Preservation Portfolio is appropriate for investors who plan to liquidate a substantial portion of their investment within the next three years. The portfolio is generally a combination of money market funds and high-quality fixed income securities. The composition of the portfolio is based on the prevailing fixed income environment. See your financial advisor for the current recommended allocation.

MAPS Strategic Model Allocations and Hypothetical Returns

January 1993 – December 2015

Income Model



Large Cap Value	5%
Large Cap Growth	5%
Real Estate Equity	5%
Nat Res/Commodities	5%
Domestic Bonds	50%
International Bonds	10%
High Yield Bonds	10%
Cash	10%

Income and Growth Model



Large Cap Value	13%
Large Cap Growth	8%
International Large Cap	9%
Real Estate Equity	5%
Nat Res/Commodities	5%
Domestic Bonds	38%
International Bonds	10%
High Yield Bonds	7%
Cash	5%

Conservative Growth Model



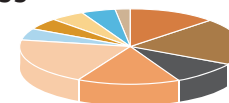
Large Cap Value	15%
Large Cap Growth	10%
Small Cap Value	5%
International Large Cap	10%
International Small Cap	5%
Emerging Markets	5%
Real Estate Equity	5%
Nat Res/Commodities	5%
Domestic Bonds	28%
International Bonds	10%
Cash	2%

Growth Model



Large Cap Value	15%
Large Cap Growth	12%
Small Cap Value	12%
Small Cap Growth	6%
International Large Cap	15%
International Small Cap	5%
Emerging Markets	5%
Real Estate Equity	5%
Nat Res/Commodities	5%
Domestic Bonds	10%
International Bonds	8%
Cash	2%

Aggressive Growth Model

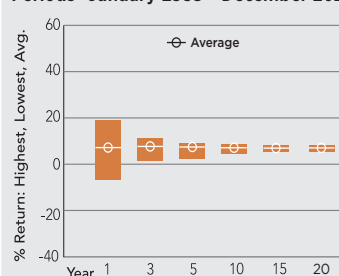


Large Cap Value	20%
Large Cap Growth	13%
Small Cap Value	15%
Small Cap Growth	10%
International Large Cap	20%
International Small Cap	5%
Emerging Markets	5%
Real Estate Equity	5%
Nat Res/Commodities	5%
Cash	2%

Hypothetical Total Returns*

	Periods Ending 12/31/15	Rolling Time Periods January 1993 - December 2015		
		Highest return	Lowest return	Average return
1 yr	-2.16%	19.01%	-6.57%	6.42%
3 yr	1.22%	12.61%	1.22%	6.63%
5 yr	3.22%	9.45%	3.22%	6.61%
10 yr	4.60%	8.60%	4.60%	6.51%
15 yr	5.32%	7.52%	5.32%	6.46%
20 yr	5.83%	7.07%	5.83%	6.62%

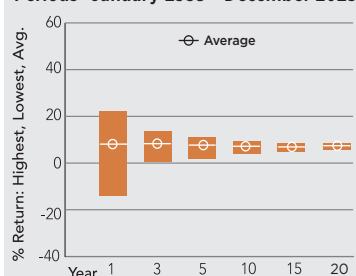
Hypothetical Performance for Rolling Periods* January 1993 - December 2015



Hypothetical Total Returns*

	Periods Ending 12/31/15	Rolling Time Periods January 1993 - December 2015		
		Highest return	Lowest return	Average return
1 yr	-2.19%	21.31%	-14.79%	7.25%
3 yr	3.01%	14.68%	0.19%	7.33%
5 yr	4.41%	11.99%	3.13%	7.13%
10 yr	5.02%	9.32%	4.55%	6.82%
15 yr	5.53%	8.53%	5.53%	6.73%
20 yr	6.36%	7.59%	6.36%	7.21%

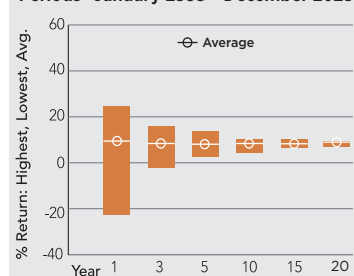
Hypothetical Performance for Rolling Periods* January 1993 - December 2015



Hypothetical Total Returns*

	Periods Ending 12/31/15	Rolling Time Periods January 1993 - December 2015		
		Highest return	Lowest return	Average return
1 yr	-2.70%	24.85%	-22.30%	8.12%
3 yr	3.98%	15.26%	-1.44%	7.96%
5 yr	4.76%	13.54%	3.26%	7.66%
10 yr	5.27%	9.80%	4.79%	7.41%
15 yr	6.08%	6.08%	6.47%	7.25%
20 yr	6.89%	8.18%	6.89%	7.76%

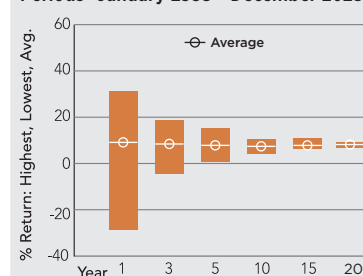
Hypothetical Performance for Rolling Periods* January 1993 - December 2015



Hypothetical Total Returns*

	Periods Ending 12/31/15	Rolling Time Periods January 1993 - December 2015		
		Highest return	Lowest return	Average return
1 yr	-3.23%	32.80%	-29.83%	9.06%
3 yr	5.89%	19.03%	-4.80%	8.60%
5 yr	5.84%	16.17%	1.63%	8.08%
10 yr	5.60%	10.34%	4.09%	7.62%
15 yr	6.34%	10.42%	6.34%	7.42%
20 yr	7.32%	8.58%	7.32%	8.23%

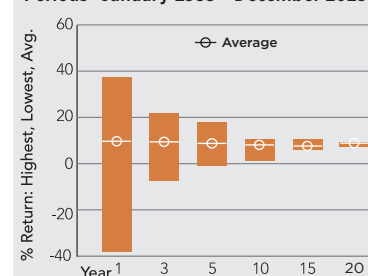
Hypothetical Performance for Rolling Periods* January 1993 - December 2015



Hypothetical Total Returns*

	Periods Ending 12/31/15	Rolling Time Periods January 1993 - December 2015		
		Highest return	Lowest return	Average return
1 yr	-3.40%	38.32%	-36.79%	9.91%
3 yr	7.98%	22.01%	-8.14%	9.11%
5 yr	7.05%	18.23%	-0.08%	8.35%
10 yr	5.74%	10.76%	3.20%	7.62%
15 yr	6.34%	11.04%	6.34%	7.39%
20 yr	7.64%	8.97%	7.64%	8.53%

Hypothetical Performance for Rolling Periods* January 1993 - December 2015



MAPS Strategic Model Asset Class Definitions

Large Cap Growth and Large Cap Value are represented by the Russell 1000 Growth and Russell 1000 Value indices respectively. The indices measure the total return of the growth and value styles of investing in large cap U.S. stocks. The indices are a subset of the Russell 1000 index. The Growth index contains stocks with higher price-to-book ratios and higher forecasted growth. The Value index contains stocks with lower price-to-book ratios and lower forecasted growth. The indices are market capitalization weighted.

Small Cap Growth and Small Cap Value are represented by the Russell 2000 Growth and Russell 2000 Value indices respectively. The indices measure the total return of growth and value styles of investing in small cap U.S. stocks. The Value index contains stocks with less-than-average growth orientation, while the Growth index contains stocks with a greater-than-average growth orientation. Investments in small, mid or micro cap companies involve greater risks not associated with investing in more established companies, such as business risk, stock price fluctuations, increased sensitivity to changing economic conditions, less certain growth prospects and illiquidity.

International Large Cap Stock is represented by the MSCI EAFE which is a Morgan Stanley Capital International Index designed to measure the total return of the developed stock markets of Europe, Australia, and the Far East. Investment risks associated with international investing, in addition to other risks, include currency fluctuations, political, social and economic instability and differences in accounting standards when investing in foreign markets.

International Small Cap Stock is represented by the S&P Developed Ex U.S. Small Cap Index. The index is a market capitalization weighted index that defines and measures the investable universe of publicly traded companies domiciled in developed countries outside the U.S. that are under \$2 billion in market capitalization. Investments in small, mid or micro cap companies involve greater risks not associated with investing in more established companies, such as business risk, stock price fluctuations, increased sensitivity to changing economic conditions, less certain growth prospects and illiquidity. Investment risks associated with international investing, in addition to other risks, include currency fluctuations, political, social and economic instability and differences in accounting standards when investing in foreign markets.

Emerging Markets are represented by MSCI Emerging Markets Total Return Index. The index is intended to measure the total return of the most active stocks in their respective markets and to be the broadest possible indicator of market movements. Investment risks associated with international investing, in addition to other risks, include currency fluctuations, political, social and economic instability and differences in accounting standards when investing in foreign markets. Investments in emerging markets involve heightened risks due to their smaller size and decreased liquidity.

Real Estate Equity is represented by FTSE NAREIT ALL REIT Index, a market-value-weighted index measuring the total return of all tax-qualified real estate investment trusts listed on the NYSE, AMEX and the NASDAQ. A real estate investment trust (REIT) is a company dedicated to owning or lending on income-producing real estate. Investment risks associated with investing in the real estate fund/portfolio, in addition to other risks, include rental income fluctuation, depreciation, property tax value changes, and differences in real estate market values.

Natural Resources/Commodities are represented by the S&P Commodity Index (GSCI), a composite index of commodity sector returns, representing an unleveraged, long-only investment in commodity futures that is broadly diversified across the spectrum of commodities. The returns are calculated on a fully-collateralized basis with full reinvestment. Investments in commodities and natural resources involve heightened risk due to leveraging and speculative investment practices, lack of periodic valuation requirements and potentially complex tax structures.

Domestic Bonds are represented by the Barclays Capital Aggregate Bond Index. This is a market-weighted index that includes U.S. government, corporate, and mortgage-backed securities, rated investment grade or higher, with maturities up to 10 years.

International Bonds, represented by the Citigroup World Government Bond Non-U.S. Bond Index, is an index of bonds from several major world government bond markets outside the U.S. with maturities of at least one year. The bonds represented by this index involve investment risks, including default and loss of principal. Investment risks associated with international investing, in addition to other risks, include currency fluctuations, political, social and economic instability and differences in accounting standards when investing in foreign markets.

High Yield Corporate Bonds are represented by the Credit Suisse High Yield Index, covering the universe of fixed rate, non-investment grade debt. The bonds represented by this index involve investment risks including default and loss of principal.

Cash is represented by the Citigroup U.S. Domestic 3 Month Treasury Bill Index. The index is an unmanaged index of three month treasury bills. **Investments in cash investments, including money market mutual funds are neither insured nor guaranteed by the Federal Deposit Insurance Agency or any other government agency. Although a money market mutual fund may seek to preserve the value of your investment at \$1 per share, it is possible to lose money by investing in such a fund.**

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F50376 Rev 1-2016 DOFU 9-2015
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Important Disclosures

The MAPS Model Portfolios (Models) were developed to demonstrate the impact of asset allocation on investment performance over time and do not represent the performance of Securian. **The results shown are hypothetical and do not reflect actual management of client accounts and are not indicative of Securian's skill.** No client account actually had, or could have had, the performance shown above.

The Models are not composed of actual securities, but, rather, are a combination of various asset classes represented by the indices specified above. The results shown for each Model (i) assume that each asset class has been in the Model, in the percentages indicated, throughout the reporting period, (ii) represent the blended weighted returns of the indices for the asset classes included in the Model during such periods, and (iii) are rebalanced back to the original Model on a daily basis. Different allocations would have led to different performance results. The total return table for each Model illustrates (i) in the first column, the hypothetical total returns for each of the specified periods (ranging from 1 to 20 years), and (ii) in the other three columns, the highest, lowest and average hypothetical total returns for the specified rolling periods during the period from January 1993 to the end of the last calendar year (e.g., the highest, lowest and average hypothetical total returns for the rolling 5-year periods during the period from January 1993 to the end of the last calendar year). The bar charts for each Model graphically illustrate the range of hypothetical total returns for such rolling periods.

The performance of the indices is annualized for calendar year periods and includes the reinvestment of dividends and capital gains. Returns include (a) realized and unrealized gains and (b) cash and cash equivalent returns. The returns are considered "total returns" that include capital appreciation and all income components. Investors cannot invest directly in an index.

The performance figures shown were achieved through the retroactive application of a Model designed with the benefit of hindsight, a process known as "backtesting." As a result, Securian had the ability (with the benefit of hindsight) to change the Model to obtain favorable performance results. Backtested results have certain inherent limitations. For instance, the results do not represent the impact that material economic and market factors might have had on Securian's decision making process in connection with Securian's management of actual accounts during the time shown. There is no assurance that the backtested results could, or would, have been achieved by Securian in connection with Securian's management of actual client accounts during the time presented. Likewise, there is no guarantee that Securian would have selected the same allocations underlying the Models in connection with Securian's management of actual client accounts during the period presented. Further, for actual client accounts managed by Securian during the period shown, the fees, volatility and other characteristics associated with such accounts may have varied significantly from those in the Model. The Models underlying the backtested results may be changed at any time with the benefit of hindsight in order to obtain and show more favorable performance results and the allocations may continue to be tested and adjusted in the future.

The hypothetical results do not reflect the (i) investment advisory fees and charges, custodial, brokerage or execution costs that would be charged in connection with the actual management of client accounts by an investment adviser or (ii) management fees, transaction costs, internal charges and fees that are imposed by collective investment vehicles, such as mutual funds. Performance results from the management of actual client accounts will be reduced by the imposition of such fees, charges and costs. Investment advisory fees charged by an investment adviser may be deducted quarterly, which produces a compounding effect on the total rate of return net of investment management fees. The net compounded impact of the deduction of such fees over time will be affected by the amount of the fees, the time period and investment performance.

These Models are not specific to any investment management programs or brokerage services provided by Securian. For a complete description of all fees, costs, and expenses associated with Securian's investment management programs and brokerage services, please refer to Securian's applicable Form ADV Part 2A brochure and the client commission and fee schedule, respectively.

Past performance is not indicative of future results and is no guarantee of future performance. Clients may lose money invested in accordance with the Models and actual performance of individual client accounts may be materially lower than that depicted above. Other performance calculations will produce different results. Returns are presented without provision for federal or state taxes.

The hypothetical returns are presented for informational purposes only. Under no circumstances does the information contained herein represent a recommendation to buy or sell securities. The summation of dollar values and percentages reported may not equal the total values due to rounding discrepancies. Model characteristics are derived using current data available from independent research resources that are believed to be accurate.

The specific Model asset allocations were arrived at by using software that considers for each asset class its historic returns, level of annual variation (standard deviation), how the various asset classes have moved in relation to one another (correlations) and current trends. The backtesting process takes the above statistics for each asset class and creates recommendations that are used in the process of defining the specific Model allocation percentages. The return numbers for each of the indices included in a Model were derived by using Morningstar Direct software to calculate the various time period returns.

Designing a **well-rounded financial plan**



A well-rounded financial plan examines your total financial picture.

INVESTMENT PLANNING

- Assess your risk tolerance
- Design an asset allocation strategy
- Evaluate investment strategies
- Fund college education or a home purchase

RETIREMENT PLANNING

- Estimate retirement income and expenses
- Determine retirement savings needs
- Determine how to distribute your retirement funds

TAX PLANNING

- Project federal income taxes
- Evaluate tax-minimizing strategies
- Investigate tax-favored investments



PROTECTION PLANNING

- Providing for your family in the event of death
- Protecting your income in the event of disability

CURRENT FINANCIAL POSITION

- Determine current income and expenses
- Determine current and projected net worth
- Establish an emergency fund

ESTATE PLANNING

- Transfer your estate according to your wishes
- Minimize estate taxes and expenses
- Fund estate taxes

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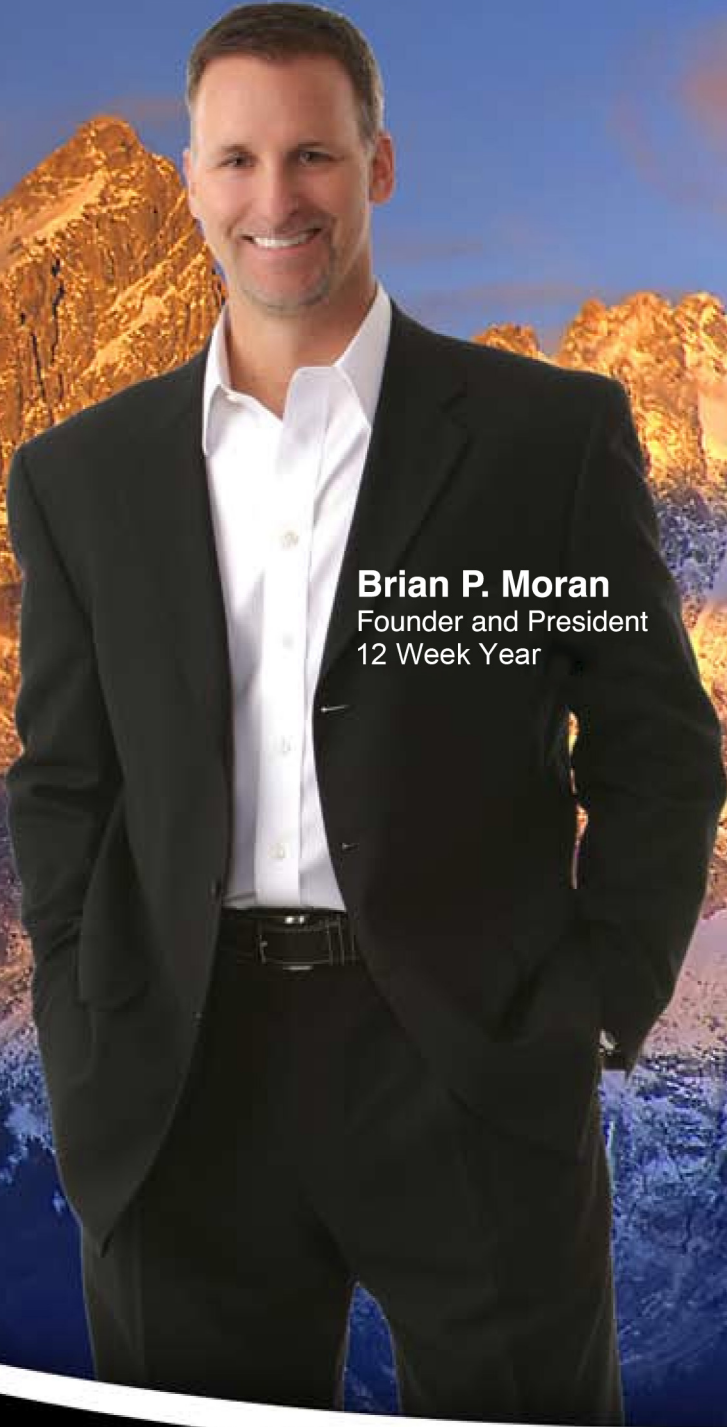
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This information should not be considered tax advice. You should consult your tax advisor regarding your own situation.

Separate from the financial plan and our role as financial planner, we may recommend the purchase of specific investment or insurance products or accounts. These product recommendations are not part of the financial plan and you are under no obligation to follow them.

THE 12 WEEK YEAR GETTING STARTED COURSE

Learn to apply The
12 Week Year™ to
reach your goals
faster than ever before

A man in a dark suit and white shirt stands with his hands in his pockets, smiling. He is positioned in front of a large, rugged mountain peak that is illuminated with a golden light, suggesting a sunrise or sunset. The sky is a clear blue.

Brian P. Moran
Founder and President
12 Week Year

Lesson
#1

VISION & PLAN

Setting Up Your 12 Week Year™

A strong start creates momentum and this lesson is intended to get you up and running right away on your first 12 Week Year™. Using this document, you will create your long-term vision, your 12 week goal, and build your 12 week action plan.

1. LONG TERM VISION

The first step is to establish an emotionally compelling long-term vision. That is because when applying *The 12 Week Year™*, there will be some days when you just won't "feel like" taking action on your plan. To help you stay on track you need a powerful "why" – and that's your vision.

The most powerful visions address and align your personal aspirations with your professional dreams. That's because in the end, your professional vision often funds and enables your personal vision.

Take a few minutes right now and think about all of the things that you want to have, to do, and to be in your life. What is most important to you physically, spiritually, mentally, relationally, financially, professionally, and personally? How much time freedom do you want? What income do you need?

Now, in the space provided in the box below titled "Aspirational Vision," capture a compelling vision for your future – 5, 10, 15 years or more into the future:

Aspirational Vision:

-
-
-
-
-
-
-

2. 12 WEEK GOALS

Next, set a specific and measureable 12 week goal that is aligned with your long-term vision, and that also represents greatness for you, *in and of itself*, in the next 12 weeks. The best 12 week goals are realistic, but are enough of a stretch that they will call on you to deliver your very best. Once you've decided, record your 12 week goals in the space provided below:

12 Week Goal(s):

-
-
-

Power Hint 1: Share your 12 week goal with business partners and those close to you personally. By sharing your goal, and why it's important to you, studies have shown that you will "own it" more and be that much more likely to act on it.

Power Hint 2: At the beginning of each day, pull out your vision, and 12 week goal, and review them. Connect with what it would feel like to reach your biggest dreams. By doing this you are actually training your brain to act on your vision, and you are giving yourself the powerful "why" you need to stay on track.

Why is your 12 Week Goal important to you? If you hit it how would you celebrate?

3. 12 WEEK PLAN

Now it's time to write your first 12 week plan using the template provided below. The plan is the roadmap needed to reach your 12 week goal. The best plans are focused on one or two things that you want to make progress on in the next 12 weeks. The fewer goals and weekly actions, the easier the plan will be to execute.

To get started, write the first element of your 12 week goal in the space provided next to "Goal 1." Write each additional element as a separate goal. Note, that you may only have one element, such as "lose 10 lbs.", or you might have two or more elements.

Next, for each of your goals, define the highest priority daily and weekly actions that you must take to reach that goal. Note: Some actions may be repeating (e.g. “working out each day”), while other actions will happen only once in the 12 weeks (e.g. “join a health club”). Finally, for each action, specify the week (1-12) that it comes due in the ‘Due’ column.

Goal 1: _____

Weekly Actions:

Due:

➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____

Goal 2: _____

Weekly Actions:

Due:

➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____

Goal 3: _____

Weekly Actions:

Due:

➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____
➤	_____	_____

Congratulations! You have just completed your first 12 week plan!

Before you put your plan down, ask yourself these questions:

- What will you struggle with to take these actions? _____

- What will you do to overcome those struggles? _____

On the following pages you'll find 12 Week Year sample plans from our online system Achieve!



Tom Preston's Goals and Plan

Goal
Achieve 60 new Car apps
Achieve 30 new Homes

Goal: Achieve 60 new Car apps				
Tactics	Due	Begin in	End in	Completed
Establish a list of clients w/o Auto	week 1			week 1
Order leads each month	week 2			week 2
Conduct staff training on asking for referrals	week 3			week 3
Track referrals weekly and review in staff meeting	each wk	week 1	week 12	
Call all Auto renewals weekly	each wk	week 1	week 12	
Contact 50 clients/wk off list	each wk	week 2	week 12	

Goal: Achieve 30 new Homes				
Tactics	Due	Begin in	End in	Completed
Pull list of all clients w/o Home	week 1			week 1
Order leads each month	week 1			week 1
Contact 2 new mortgage brokers/wk	each wk	week 1	week 12	
Contact 1 mortgage broker/day (existing relationship)	each wk	week 1	week 12	
Contact 50 clients from list each week	each wk	week 1	week 12	



Susan Preston's Goals and Plan

12 Week Goals

For the Period ending 3/30/13 I will:

- Achieve 62,000 production credits
- Acquire \$1M under mgt
- Weigh 130 lbs

Goal: Achieve \$62,000 production credits

Tactics	Due	Begin in	End in	Completed
Schedule and conduct 2 three-hour prospecting blocks each week	each wk	week 1	week 12	
Schedule 10 appointments/wk	each wk	week 1	week 12	
Conduct 2 client reviews every week	each wk	week 1	week 12	
Develop a prompter list	week 5			
Develop list of 8-10 COI's	week 2			week 1
Meet with a minimum of 1 COI/wk - get 3 referrals	each wk	week 1	week 12	
Ask for referrals at all opens, presents, closes	each wk	week 1	week 12	
Conduct 8 appointments/wk - 5 new	each wk	week 1	week 13	
Update pipeline with all opens, meetings, and closes	each wk	week 1	week 13	

Goal: Acquire \$1M under mgt

Tactics	Due	Begin in	End in	Completed
Segment current client base and ID investment prospects	week 1			week 1
Meet with a minimum of 1 investment prospect weekly	each wk	week 1	week 12	
Meet with Top 25 investment clients - 2 per week	each wk	week 1	week 12	

Goal: Personal Commitments

Tactics	Due	Begin in	End in	Completed
Work out 4 times/wk	each wk	week 1	week 12	
Date night 1/wk	each wk	week 1	week 12	
Read Bible daily	each wk	week 1	week 12	



Bill Preston's Goals and Plan

12 Week Goals

For the 12 Week Year ending 12.31 I will:

- Raise \$5M in investor money for the Trust Deed business
- Secure \$1M in investor money for Real Estate
- Contract 8 properties

Goal: Raise \$5M in investor money for the Trust Deed business

Tactics	Due	Begin in	End in	Completed
Update post card and print	week 3			week 3
Update investor mailing list	week 2			week 3
Send post card to targeted investor list	week 5			
Contact current investors and gain individual commitment	each wk	week 1	week 12	
Follow up with call to post card list - 10/wk	each wk	week 4	week 12	

Goal: Secure \$1M in investor money for Real Estate

Tactics	Due	Begin in	End in	Completed
Blog 3x/wk	each wk	week 1	week 12	
Contact 2 investors/wk	each wk	week 1	week 12	
Ask for referrals in each investor meeting	each wk	week 1	week 12	
Solicit testimonial letters from current/past investors	each wk	week 1	week 12	

Goal: Contract 8 properties

Tactics	Due	Begin in	End in	Completed
Contact real estate agents weekly	each wk	week 1	week 12	
Drive targeted neighborhoods each week	each wk	week 1	week 12	
Review Craig's list daily	each wk	week 1	week 12	
Review list of foreclosures daily	each wk	week 1	week 12	
Make a minimum of 1 offer/wk	each wk	week 1	week 12	
Attend Robyn Thompson Millionaire Mastermind Convention	week 4			

12 week year

Sample Plan: Health & Fitness

12 Week Goals

Improve my general health and fitness and lose 15 lbs.

Goal: Improve my general health and fitness and lose 15 lbs.

Tactics	Due	Begin in	End in	Completed
Get a complete physical and clearance to exercise from physician	week 1			
Select cardiovascular exercise - walking, jogging, bicycling, elliptical, etc.	week 1			
Do cardio exercise 4 times per week for a minimum of 20 minutes	each wk	week 2	week 13	
Select strength/resistance training exercises	week 1			
Do strength training 3 times per week	each wk	week 2	week 13	
Drink 6-8 glasses of water each day	each wk	week 1	week 13	
Keep a daily journal of food and drink consumer	each wk	week 1	week 13	
No fast food	each wk	week 1	week 13	
Do not eat after 8 pm	each wk	week 1	week 13	
Consume at least 3 helpings of fruits and vegetables each day	each wk	week 1	week 13	



Sample Plan: Getting Organized

12 Week Goals

Get my life and home organized over the next 12 weeks

Goal: Get my life and home organized over the next 12 weeks

Tactics	Due	Begin in	End in	Completed
Pick a day each week and plan the meals for the week	each wk	week 1	week 13	
At the start of each month check for birthdays & special occasions	each wk	week 1	week 13	
Organize one drawer in your house each week	each wk	week 1	week 13	
Pick one room to clean and organize each week	each wk	week 1	week 13	
Create a file system for the bills	week 3			
Decide on a day and time each week to do laundry	each wk	week 1	week 13	
Create or check your emergency kit	week 4			
Clean out your car & organize the trunk/stowage	week 6			

12 week year

Sample Plan: Business & Weight Loss

12 Week Goals

For the 12 Week Year ending 6.30.13 I will:

- Close \$105,000 in new business
- Lose 12 lbs

Goal: Close \$105,000 in new business

Tactics	Due	Begin in	End in	Completed
ID top in-profile opportunities (min of \$10K) likely to close w/in next 12 weeks	week 1			
Call a minimum of 5 prospect/wk & schedule a min of 3/wk	each wk	week 1	week 12	
Conduct a minimum of 2 initial appointments per week	each wk	week 1	week 12	
Follow up with prospects weekly to close	each wk	week 1	week 12	
Create sales tracking wall graph & update weekly	each wk	week 1	week 12	

Goal: Lose 12 lbs.

Tactics	Due	Begin in	End in	Completed
Limit calorie intake to 1,200 or less per day	each wk	week 1	week 12	
Do 20 minutes of cardio at least 3 times/week	each wk	week 1	week 12	
Drink at least 8 glasses of water each day	each wk	week 1	week 12	
Train with weights 3 times/week	each wk	week 1	week 12	
Join a health club	week 1			

**Are you ready to upload your goals to Achieve!,
our online suite of web tools?**

**Go to www.12weekyear.com/store/year-online-achieve/
to watch a brief informational video guiding you step-by-step
on how the Achieve! system works.**

Product Description

- Access to Achieve! our exclusive member site - a powerful suite of online tools
- An Orientation Guide, with everything you need to get started
- The 12 Week Year™ High Performance Action Plan
- Goal Tracker Wall Poster. Available as a downloadable PDF in three printable sizes
- 12 Week Year Challenge daily video series from your personal coach Brian delivered to your inbox, guiding you and keeping you on track





Financial Planner Interview Checklist

Choosing a financial planner is a very important decision. There are many different types of planners and advisors, so you'll want to select on that's the right fit for you. Your planner will help you achieve your financial dreams and goals, so it's critical that you have a relationship cemented with a foundation of trust and security. Below you will find a checklist of items to consider as you interview the right planner for you.

Professional Qualifications

- ☐ They have extensive knowledge about financial products and services
 - ☐ They have experience in the business
 - ☐ They have industry designations specifically focused on financial planning, such as the CFP®
 - ☐ They have not had any disciplinary action taken against them (Check them out at <http://brokercheck.finra.org/>)
-

Services Offered

- ☐ The services offered fit my needs
 - ☐ They are independent and don't promote any proprietary products
 - ☐ We've discussed how they get paid and any applicable fee structures involved
 - ☐ They can act as a Fiduciary
 - ☐ I'm comfortable with their ongoing service promise and review schedule
 - ☐ They have a team of individuals able to serve me and my family's financial needs
 - ☐ They have advanced modeling software and use technology to better my experience
-

Practice

- ☐ They have key practice differentiators
 - ☐ They have a story about their practice
 - ☐ They have expertise in a niche market or practice area
 - ☐ Their investment philosophy is in-line with mine
 - ☐ There are specific safeguards in place to protect my privacy
-

Personality

- ☐ I can trust them
 - ☐ They listened to my questions and concerns
 - ☐ They made me feel comfortable and weren't demeaning or derogatory
 - ☐ They asked me lots of questions and took good notes
-

Potential Red Flags

- ☐ They made investment performance guarantees
- ☐ They made product recommendations even before learning about my specific situation
- ☐ They made me feel uncomfortable
- ☐ They were promoting a "hot" product that will only be available for a limited time
- ☐ They used jargon and complicated words that confused me
- ☐ They focus on one particular piece of my finances and never develop a strategy for my entire plan
- ☐ I paid the advisor with cash or made the check out to them directly
- ☐ They asked me to make a decision without consulting my spouse