



BIG IDEAS

THE BUCKET LIST

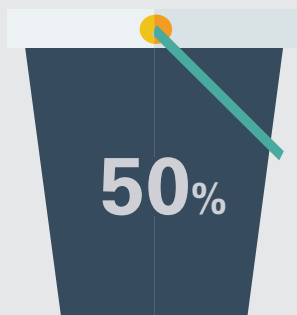
Some of our clients and prospects need help understanding their cash flow to assist them with retirement planning. Advise them to divide their expenditures into three different buckets or categories.

The first bucket is fixed expenses like mortgages and utilities. The second bucket is variable expenses such as clothing and gas. The third bucket is for future needs such as travel or a new car.

The first bucket should not exceed 50 percent of a client's income. The second bucket would come in around 30 percent of expenditures, and the third for future needs around 20 percent.

By having a clear idea of the client's cash flow situation, we will be able to have more meaningful discussions and a higher degree of success in achieving their long-term retirement income goals.

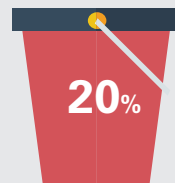
— James McEvoy, CLU, AEP, Brussels, Belgium, 26-year member



Fixed expenses like mortgages and utilities.



Variable expenses such as clothing and gas.



Future needs such as travel or a new car.

SOMEONE LIKE YOU

Ask your best clients for introductions to those they believe of highest integrity, who plan and work to plan, who they admire — someone like them.

— Stephen Kagawa, FSS, LUTCF, Monrovia, California, 23-year member



WHAT'S ON THE AGENDA?

It seems very simple, but have a written agenda for every client meeting. It keeps us and the client on track. We always start with client issues first, if they have any, then on to the agenda.

— Diane L. McCurdy, CFP, EPC, Vancouver, British Columbia, Canada, 34-year member