

We developed the wealth management **WHAT YOU NEED TO KNOW KIT™** because our quantitative research revealed the urgent need to educate and organize people. Our national market research study exposed three critical findings:

The Government Could Be Your Biggest Charity Right Now

Finding No. 1: 76 percent of the respondents believe they need to become better informed and educated on estate planning, investment options, insurance, taxes and more. 75 percent of people do not have the correct plans in place for themselves or for their families.

How do people sleep at night?

Most sleep comfortably because they don't realize that their affairs are out of whack. They think, "I have a trust. I have life and property/casualty insurance. I file my taxes. I have good advisors. My life planning must be in good shape." Unfortunately, many of these sound sleepers should be tossing and turning.

Other rationales: "I'm too young to worry about these things," or "I'm too crazed with work and my family ... I'll think about that tomorrow."

Okay, Scarlett.

"I wanted to order the **WHAT YOU NEED TO KNOW KIT** to make sure I understood what I had, and importantly, what else I needed to know and do.

I am **SO** glad I did. I want to tell my friends so they can sleep better at night, too!"

– Lucy Dunn, CEO,
Orange County Business Council

Taking Charge is YOUR Job

Finding No. 2: 60 percent of people want to better understand what different professional advisors should do for them, and to know what questions to ask them. We developed the Kit to help educate the sophisticated layperson and provide a concise overview of all life-planning matters. Although advisors excel in their areas of expertise, they can't be expected to be experts in all areas or to call their clients to

learn what has changed in their lives. It's your job to inform them!

More Adults Program Their Remote Control than Get Control of Their Affairs

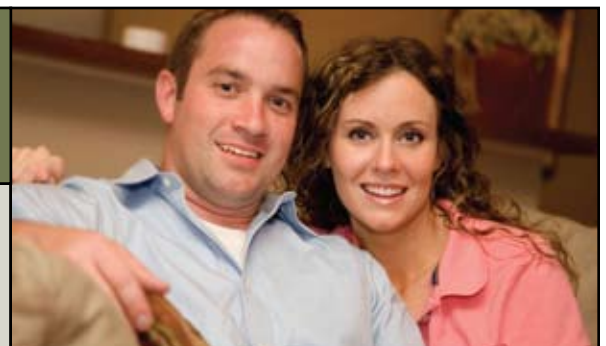
Finding No. 3: 65 percent of those surveyed want to get more in control or organized when it comes to these issues, but they don't feel they have the right tools to get started.

It's time to assess your knowledge. Take this short quiz that covers some (but certainly not all) of the areas that compose your wealth-management planning picture. If you have adult children, suggest they take this quiz as well. These issues affect you at every age and stage of life.

The knowledge of knowing what you need to know will put you more in control and give you peace of mind. If you get them all right (no fair cheating!), pat yourself on the back for being one of the 25 percent of those who have their act together.

"We give 'the Kit' to clients, as it helps them be more informed and prepared when they come in to talk about their estate planning. They also understand their total planning picture much better. 'The Kit' tools make the process easier and faster for everyone."

– Matt Brown, JD, Brown & Streza, LLP



"When Matters at Hand introduced 'the Kit,' I jumped to give this as a benefit to help my leadership team get smarter and live better. It felt great to give them a valuable tool that addressed their life planning needs as a whole person, not just on a professional level."

– Kim Shepherd, CEO, Decision Toolbox

WEALTH MANAGEMENT REALITY CHECK QUIZ (Check all that apply)

1. I have the following type of revocable living trust:

- A
- A/B
- A/B/C
- Marital
- Survivor's
- QTIP
- Bypass
- I don't really know for sure
- Whoops, I don't have a trust yet

2. In California, per individual in 2008, any asset over this amount will go into probate unless funded into a trust.

- \$2 million
- \$1 million
- \$100,000

3. In the college-savings plan I have, my child or grandchild can spend the money on anything (versus just a college education) when they reach age 21.

- Yes
- No

4. After answering question No. 3, I am now having a heart attack.

- Yes, call 911
- No

5. I have a universal life insurance policy, which means:

- I have whole life insurance
- I have permanent life insurance
- The insurance company bears the risk of the policy
- I have cash value buildup
- It pays out dividends

6. I am protected/covered from being sued for future earnings.

- Yes
- No
- I don't really know for sure

How are you doing so far?

7. My children will never marry the wrong person, get divorced or over spend money, and that is why I have not made provisions to protect their inheritance in my trust:

- Agree
- Disagree
- Oh my goodness!

8. I know if I rent or own my life insurance policies.

- Rent
- Own
- Both
- I don't really know for sure

9. Long-term care insurance premiums can be:

- Fully tax deductible in all cases
- Discounted if I am married
- Discounted if I am mad at my ex-spouse
- Refunded to a beneficiary if not used

10. My advisor discusses investment options such as commodities, bonds, international stocks, ETFs, hedge funds and tax-deferred investments with me on a regular basis.

- Yes
- No
- What's an ETF?

You can find some of the answers (and more questions) on our blog: act.mattersathand.com
Find ALL the answers in the **WHAT YOU NEED TO KNOW KIT**

Purchase "the Kit" online at mattersathand.com/kit

Tips to Get Yourself In Control

1. Get out all your trusts, insurance policies, and investment statements. Compare what's in them to the information in the Kit Resource Binder to understand what you might need to ask your advisors.
2. Meet with your advisors to make any updates to your planning. If you need new advisors, those in this supplement are some of the best in Orange County. Call them!
3. Use the Kit Box to organize everything in one place. Order a new Kit Box every December (includes any updates) for the next calendar year. This will be your cue to review your documents and/or life changes with your expert advisors. ("The Kit" is 100% tax deductible.)

