

Investment Services and Opportunities

Our services cover all areas of wealth management, from investment and retirement planning to risk management strategies and issues surrounding estate planning strategies. We specialize in helping our clients develop a comprehensive, cohesive financial strategy that fits their unique needs and enables them to pursue both short- and long-term strategies.

- | | |
|---|---|
| <input type="checkbox"/> Financial Planning | <input type="checkbox"/> Annuity Review |
| <input type="checkbox"/> Income Investments | <input type="checkbox"/> Life Insurance |
| <input type="checkbox"/> Retirement Planning | <input type="checkbox"/> Long-Term Care Insurance |
| <input type="checkbox"/> Estate Planning | <input type="checkbox"/> Disability Insurance |
| <input type="checkbox"/> Strategies to Reduce Taxes | <input type="checkbox"/> College Expense Planning |
| <input type="checkbox"/> Tax-Advantaged Municipal Bonds | <input type="checkbox"/> Common Stock Opportunities |
| <input type="checkbox"/> High-Yield Bonds | <input type="checkbox"/> Mutual Funds |
| <input type="checkbox"/> Corporate Bonds | <input type="checkbox"/> Exchange Traded Funds |

Other, please explain: _____

Stifel understands that investing is based on trust. We understand that investing is not just money, but the foundation that shapes your future – a secure retirement, a college education for your children, the stability of your business. Success takes planning and commitment, and Stifel is committed to providing quality products and services to help you pursue your goals.

Name: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Home Phone: _____ Cell Phone: _____

Stifel does not provide legal or tax advice. You should consult with your legal and tax advisors regarding your particular situation.

Address | City, State Zip
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Beneficiary Checklist

Who receives your retirement assets?
It's in your control.

*When was the last time you checked the beneficiaries
listed on your retirement accounts?*

At Stifel, we recommend that you periodically review your beneficiary designations to ensure that your retirement assets are distributed according to your intentions.

Building a beneficiary plan helps protect your assets from costly penalties and unnecessary taxes when transferred. Most importantly, the plan directs your assets to the beneficiaries you choose. It also helps provide the opportunity for continued tax-deferred growth on your account.

Answering the questions below will help you build a solid beneficiary plan.

- ▶ Have you or your beneficiaries experienced any major life events recently that might change the way you distribute your assets?
 - ☐ Marriage ☐ Births/Adoptions ☐ Divorce
 - ☐ Death ☐ Job change ☐ Change in health
- ▶ Do you have beneficiaries listed that still match your wishes, or would you like to make a change to a primary (first to inherit) or contingent (secondary) beneficiary?
- ▶ Have you recently updated the beneficiary of your retirement accounts?
- ▶ Are you using any trusts as part of your estate plan?
- ▶ Do you participate in more than one retirement account (i.e., 401(k) and IRA)?
- ▶ Do you have any retirement accounts residing with a former employer?
- ▶ Do you have company stock in your employer's retirement plan?
- ▶ If you listed a charity or other entity as a beneficiary, do you still want to support this effort?
- ▶ Do you have any strong feelings about how you want your assets used?
 - ☐ Children's education ☐ Buying a home ☐ Care for another family member
 - ☐ Scholarship fund or other charity donation ☐ Other

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Name
Title
e-mail

Name
Title
e-mail

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Checklist for Loss of a Loved One

The passing of a loved one is not only emotionally challenging, but it also involves a series of difficult and sometimes overwhelming tasks requiring great attention to detail. Many of the tasks may not be immediately obvious to someone who has not experienced a family death.

Immediate Considerations

- ☐ Notify family, friends, and/or clergy
- ☐ Make an appointment with a funeral home or execute previously made arrangements regarding funeral or burial instructions or if any costs have been prepaid
- ☐ Gather all essential records and documentation, including:
 - Social Security Number
 - Birth/marriage/death certificates
 - Estate planning documents
 - Insurance statements
 - Education information
 - Occupation and/or military information
 - Financial and investment account statements
- ☐ Prepare photographs for the embalming and cosmetic process (if necessary) and a notice of death/obituary statement
- ☐ Cancel any subscriptions or bills, including cell phone service, gym membership, health coverage, credit cards, Social Security benefits, home coverage, and automobile coverage

Meeting With Trusted Advisors and Organizations

- ☐ **Stifel Financial Advisor.** He/she can help you create a new plan based on your current situation. During this meeting, you can retitle or open new accounts, identify designated beneficiaries, and transfer or distribute assets. You should also review all beneficiary designations on your own qualified plans, life insurance policies, and annuities.
- ☐ **Trusted Attorney.** He/she can help you review the will and estate planning documents and prepare documents to confirm authority of “successor trustee of the trust” or “executor or personal representative of the will.” Be sure to review documents and agreements if the deceased had any business interests.
- ☐ **Certified Public Accountant.** He/she will review the tax situation of the deceased.
- ☐ **Local Social Security Administration and/or Veterans Affairs Office** to claim survivor benefits. If the deceased was receiving benefits via direct deposit, request that the bank return funds received for the month of death and thereafter to Social Security.
- ☐ **Medicare.** Social Security will notify Medicare of the death. If the deceased was receiving Medicare Part D (prescription drug), a Medicare Advantage Plan, or Medigap Policy, contact the plan provider to cancel the policy.
- ☐ **Credit Cards, Merchant Cards, and Other Creditors.** Notify the deceased’s creditors. Close and destroy credit cards held by the deceased and keep records of the amount owed. Update the billing name for all joint credit cards. Check to see if there was additional life insurance connected with the deceased’s accounts.
- ☐ **Utilities.** Update billing name.
- ☐ **Credit Agencies.** Contact the three credit agencies to report the death: Equifax, Experian, and TransUnion.
- ☐ **Other Insurance Carriers.** Notify all other insurance carriers, including health (medical, dental, and vision), long-term care, disability, accidental death, travel, vehicle, homeowners, or renters insurance.
- ☐ **Change Titling.** Retitle any property (including real estate and automobiles) owned by the deceased. Work with the probate attorney on the timing of these changes.
- ☐ **Mortgages and Loans.** Notify each company/party of the death.
- ☐ **Online Accounts.** Cancel the deceased’s e-mail, social media, and other web-based accounts.
- ☐ **Cancel Memberships.** Cancel professional associations, unions, health, athletic, automobile, alumni club, etc.

Updating Your Wealth Management Plan

- ☐ Review/Incorporate life insurance proceeds or other death benefits to increase cash reserves to meet current expenses and funeral costs (if needed)
- ☐ Establish a budget and make a list of income and expenses
- ☐ Establish an emergency fund, usually three to six months of living expenses
- ☐ Assess your life and health coverage needs

As you navigate the grieving process, you do not need to put any more stress on yourself. While each of your trusted advisors will have a role in helping you, please reach out to us should you have any questions or concerns.

Name

Title

(123) 456-7890 | (800) 123-4567

Address | City, State Zip

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Client Financial Worksheet

Name _____

Title _____

(123) 456-7890 main
(800) 123-4567 toll-free | (123) 456-7890 fax

Please complete the following information and return it to our office prior to your appointment.

Client's Name: _____

E-Mail: _____

Appointment Date: _____

Emergency Contact: _____

Cell: _____

Address: _____

Gross Annual Income: Client _____ Spouse _____

Gross Annual Social Security: Client _____ Spouse _____

Gross Annual Pension: Client _____ Spouse _____

Other Income – Annual Gross: Client _____ Spouse _____

Outside Bank Account Balances

Checking: _____

Money Markets: _____

Savings: _____

CDs: _____

Outside Investments – Personal IRAs: Client _____ Spouse _____

Value of Real Estate (not including residence): _____

Total Net Worth (excluding Stifel assets): _____

Federal Tax Bracket: _____

State Tax Bracket: _____

Life Insurance: Client _____ Spouse _____

Long-Term Care Insurance: Client _____ Spouse _____

Outside Annuities

Fixed: _____

Variable: _____

Company Name: _____

Current Market Value: _____

**If you have a Legal Power of Attorney, please provide a copy to our office for each spouse.
Issues surrounding estate planning will be discussed during your appointment.**

First Meeting Information

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Documents to provide:

- ☐ Most Recent Bank Statement
- ☐ Most Recent Brokerage Statement
- ☐ Most Recent Mutual Fund Statement
- ☐ Most Recent Annuity Statement
- ☐ Most Recent IRA Statement
- ☐ Most Recent 401(k) Statement
- ☐ Most Recent Profit Sharing Information
- ☐ Employee Pension Information
- ☐ Most Recent Stock Option Statement
- ☐ Most Recent Restricted Stock Statement
- ☐ Most Recent Social Security Statement
(showing what your future benefit will be, unless already receiving)
- ☐ Most Recent Federal and State Income Tax Returns
- ☐ All Life Insurance, Long-Term Care Insurance, and Disability Insurance Policies
- ☐ Property and Casualty Insurance Policy
- ☐ Personal Umbrella Insurance Policy
- ☐ Estate Planning Documents
 - ☐ Wills
 - ☐ Trusts
 - ☐ Powers of Attorney
 - ☐ Health Care Power of Attorney
 - ☐ Living Wills
 - ☐ Irrevocable Life Insurance Trusts

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401(k) Plan Sponsor Survey on Advisor Services



Plan Sponsor Name: _____ Company: _____

Current Advisor Name: _____ Advisor's Broker-Dealer Name: _____

Please answer the following questions using the provided answer scale. If you are not receiving a particular service, please leave that answer blank. Thank you for your participation. Your feedback is highly valued.

DISSATISFIED

1234567

VERY SATISFIED

1. Overall, how satisfied are you with your current advisor?

HOW SATISFIED ARE YOU WITH THE FOLLOWING SERVICES?

2. Reviewing performance of your plan's investment options

3. Understanding your company's changing needs

4. Analyzing and offering strategies for improving overall plan performance

5. Analyzing and offering strategies for improving:

a. Participation rates

b. Deferral percentages

c. Investment allocations

6. Conducting proactive check-ins with you

7. Providing updates on retirement or 401(k) plan-related topics

8. Providing updates on industry or legislative news

9. Helping you understand your fiduciary responsibilities

10. Helping you understand your administrative responsibilities

11. Offering day-to-day support (i.e., advisor's responsiveness)

12. Answering your questions about the plan and troubleshooting

13. Developing employee education and communications

14. Providing information on enrollment and investment options

15. Educating employees on general investing principles

16. Assisting employees with retirement planning

FROM QUESTIONS 2-16 ABOVE, PLEASE LIST THE THREE SERVICES THAT ARE MOST IMPORTANT TO YOU.

1) _____

2) _____

3) _____

17. Overall, how satisfied are you that your plan is achieving its objectives for your company?

18. Would you recommend your current advisor to someone looking for help servicing a 401(k) plan? (1 = No; 7 = Yes, with no reservations)

COMMENTS

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Title

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