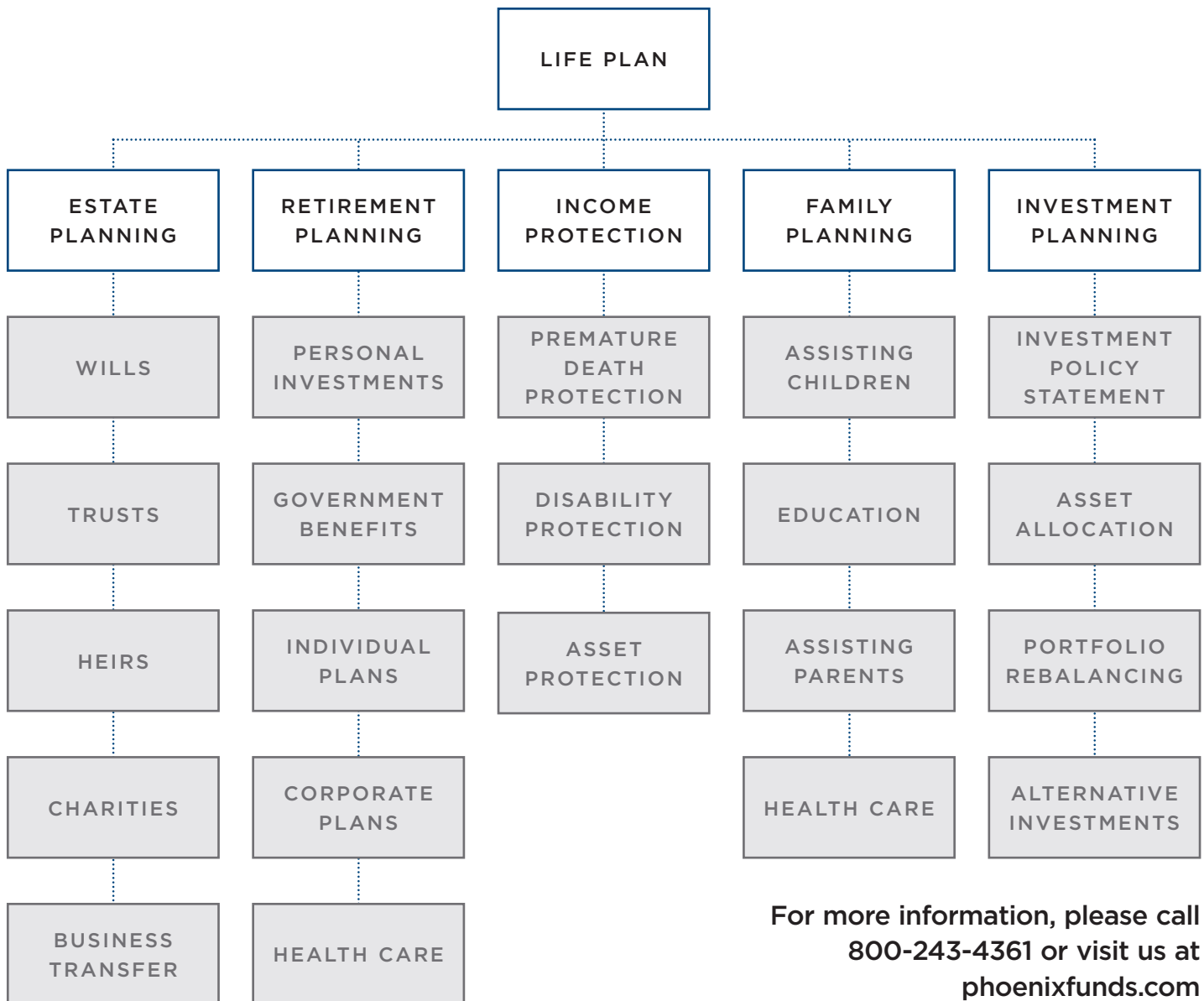


Wealth Planning Overview



For more information, please call
800-243-4361 or visit us at
phoenixfunds.com

FOR BROKER/DEALER USE ONLY. NOT FOR DISTRIBUTION TO THE GENERAL PUBLIC.

Circular 230 Notice: The information contained in this communication (including any attachments) is not intended to (and cannot) be used by anyone to avoid penalties under the Internal Revenue Code. This communication supports the promotion and marketing of the products or matters discussed. Individuals should seek independent tax advice based on their own circumstances.

Source: Attract and Retain the Affluent Investor, Dearborn Trade, 2001. Copyright © 2002 The Gresham Company, LLC.

Insurance and investment products are:

- Not insured by FDIC, NCUSIF or any other state or federal agency which insures deposits;
- Not a deposit or obligation of, underwritten or guaranteed by, the depository institution or any affiliate;
- Subject to investment risk - including possible loss of principal invested.

Wealth Planning Overview

ESTATE PLANNING

- Do you have a will? When was it last updated?
- What's the primary goal of your estate plan? Avoiding taxes? Providing for your family? Charitable giving?
- Do you have a living will?
- Do you have a durable power of attorney in the event you can't be reached or can't make decisions?
- Who are the principal beneficiaries of your estate?
- Do you have guardians for your children? Trustees for the estate?
- Do you own life insurance? What kind? How much? Who are the beneficiaries?
- Do you own life insurance directly or is it in a trust?
- Do you have enough life insurance? Why do you think so?

BUSINESS OWNER

- Do you have a business? What is it worth? Are your key employees adequately provided for? Would you consider adding executive benefits to their packages?
- What kind of succession plan do you have for your business? How are you funding it?
- Do you have a buy/sell agreement for your business with partners or potential successors? Is it up to date? Is it adequate?

RETIREMENT PLANNING

- What is your plan for retirement? When? Where? What do you hope to do?
- What kind of retirement plans do you have? What are the assets? How are they invested? Are you confident you have enough resources set aside for retirement income? How much do you think you'll need?
- What does your employer or your company contribute to your retirement plan? Are you vested? Is any portion of your retirement assets invested in employer stock?
- Do you think your current asset allocation matches your investment needs? When did you last look it over? When did you last make changes?
- Do you control the asset allocation and investment decisions for your retirement assets? Who helps you? Do you need more help? What kind of help would be the most beneficial? Are you on track to reach your investment goals for retirement?
- Do you know when you're eligible to draw money from your retirement plans? From which account would you first draw income? Last? Do you own any annuities?
- Do you know that you could "convert" some of your excess retirement funds to an income tax-free asset?
- Do you know that you could "stretch" the tax-deferral benefits of your IRA over a number of generations?
- Who are the designated beneficiaries of your retirement package?
- Have you calculated your expected income from Social Security? How about your benefits from Medicare?
- Do you own long-term care insurance? Do you think you need it?

LIABILITIES AND RISKS

- How will your family survive if your income is cut off by untimely death?
- How would a disability affect your income? Do you have disability insurance? How much? When do the benefits begin after a disability? What is the maximum monthly benefit and how long would you be eligible?
- Do you own personal liability coverage? Are you confident you have adequate coverage for yourself, your family, your business? Have you ever been sued?
- Does your business have adequate protection against lawsuits for sexual harassment, product liability, workman's compensation claims?

FAMILY PLANNING

- Do you have children? How many? Ages? Names? Plans for more? Are any of the children from other marriages?
- What are the schooling plans for the kids? How much will it cost? How have you provided financially for those needs?
- Do your children participate in saving or investing? Do they have accounts of their own? Roth IRAs? UGMA accounts? 529 plans?
- What about living expenses for the kids? If your kids are grown, do you provide any financial assistance? How? Do you expect that support to grow? Stay the same? Decline?
- Do you have any grandchildren? How are you assisting them today? In the future?
- Do your children have special needs because of a physical or mental disability? Did you know that without adequate planning, they could lose all of their federal and state assistance?
- Are your parents living? Grandparents? Ages? How is the health of each? Where do they live? Any medical history to be concerned about? What kind? Are you providing any care?
- How will your parents provide for their expenses in retirement? How about medical care? Do they own long-term care insurance?
- Are you providing care for any older relatives or friends? How long have you been doing so?
- Are there any other relatives or friends for whom you might one day be responsible? When? In what way(s)? How will you manage those responsibilities?
- Do your parents have a will? Have they completed their estate plan? Are their beneficiaries up-to-date?
- How will their estate plan impact your plan?

INVESTMENT PLANNING

- Do you have an investment policy statement?
- How many asset classes do you own?
- How often do you rebalance your portfolio?
- What alternative investments do you own?
- Are you exposed to a variety of investment styles?
- Is the turnover of your underlying holdings high?
- Are you taking a long-term view?