

WEALTH DISTRIBUTION D.O.S TOOL  
**INTEGRATED ADVISORY**



**LEADING CPA FIRMS UNDERSTAND  
THE POWER OF INTEGRATION**

WE INTEGRATE THE FUTURE OF CLIENT NEEDS  
INTO THE HISTORY OF CLIENT RELATIONSHIPS

# WEALTH DISTRIBUTION D.O.S TOOL INTEGRATED ADVISORY

## The D.O.S. Tool

In order to have successful planning, it is critical to understand where you are, where you want to be, and what obstacles you need to overcome to get there. When evaluating this, numbers only tell half the story. The exercise below is meant to help highlight the areas of life in which you have had the most success, have the most concerns, and want to focus on the most.

**Danger** – What concerns do you have in life? What keeps you up at night? These answers help us understand where best to help improve your quality of life.  
**Opportunities** – What would you like to do now or in the future? With this knowledge, we can help you capitalize on the opportunities most important to you.  
**Strengths** – What are your best attributes? We want to help you use these to your advantage, as well as continue to build additional areas of strength for you.

### Dangers

We've found that these are the common obstacles and issues people like you are facing. Circle all that are relevant to you, and add others if needed.

I don't know who to trust.	I don't know if I am making the best decisions around taxes.
I fear losing the money for which I've worked hard.	I don't know how my kids will manage my wealth.
I don't understand my investments.	I am concerned about stock market volatility.
I fear losing my health.	I worry that things won't be in place for my family when I pass.
I worry that I will run out of money.	I don't have an emergency plan for myself/or my family.

### Opportunities

You have many opportunities you'd like to be freed up to focus on. Circle those that apply to you, and feel free to add others if needed.

I want to spend more time focussing on my passions.	I want to leave something behind for those closest to me.
I want to shape my legacy.	I am planning for a major purchase.
I want to organize my life.	I want to simplify my life.
I want to set and achieve new goals for myself.	I want to go on more adventures.
I want to give more to charity.	I want to focus on me.

### Strengths

Everyone has certain circumstances that they attribute to their success and happiness. Circle those you would like to reinforce and maximize going forward, and add others if needed.

I have grown my assets by working hard.	I have strong personal values.
I have good health.	I have incorporated risk mitigation strategies to protect my family.
I always seek to learn and want to improve myself.	I am confident in my succession plan.
I have strong and loving relationships with family and friends.	I have a team of advisors that I can trust and count on.
I have a financial plan in place.	My portfolio works the way I want it to.

What are the top 3 Dangers, Opportunities, and Strengths you have identified in the first half of the D.O.S exercise? These insights will allow you the framework to identify the goals and opportunities you would like to reach.

#### Top 3 Dangers

#### Goal


#### Top 3 Opportunities

#### Goal


#### Top 3 Strengths

#### Goal
