Overview of MQ Materials & Services

(Also see "Fee Structure for MQ Materials & Services")

About Partnership Levels

The tools, resources, and benefits included in each of the MQ Partnership Levels are shown below and through page 15. Please note that the number of tools, resources, and benefits offered in each successive Level is cumulative. In other words, each successive Level offers an increasing number of tools, resources, and benefits.

The "Sampler" package is made available on a short-term basis only (three months) to provide you the opportunity to "test drive" MQ materials and processes prior to investing in our more in-depth programs. All other partnership levels can be licensed following completion of the "Fundamentals of Financial Life Planning" training course (see more information about this prerequisite on page 14 of this document).

SAMPLER LEVEL

FLP TOOLS & INSTRUCTIONS	PRACTICE MANAGEMENT RESOURCES	TRAINING & BENEFITS
Satisfaction & Values • Introduction (planner & client versions) • Financial Satisfaction Survey & Tool Guide	MQ FLP Process & Tool Design	Orientation Phone Meeting
	Client Meeting Schedule Template	Getting Started Self-Study Booklet
	What is Financial Life Planning?	Free Registration for MQ Webinars
Biography • Introduction (planner & client versions) • Present Financial Life & Tool Guide	Sample Letters Introducing FLP Approach • Prospective Client Letter • Existing Client Letter	Online MQ Discussion Forum
		Online MQ Learning Opportunities Recordings Archive
Transitions • Introduction (planner & client versions) • Life Transitions Survey & Tool Guide	Simple Financial Statement	Discounted fees for Learning Opportunities
	Completing Interactive FLP Worksheets	Video Tutorials
	Tips and Strategies for Navigating Financial Life Planning (FLP) Conversations	

SILVER LEVEL: IN-DEPTH DATA GATHERING

(additional items not included in Sampler Level are shown in bold)

FLP TOOLS & INSTRUCTIONS

Satisfaction & Values
- Introduction (planner & client versions)
- Financial Satisfaction Survey & Tool Guide
- **Wheel of Life & Tool Guide**

Biography
- Introduction (planner & client versions)
- Present Financial Life & Tool Guide
- **Financial History & Tool Guide**

Transitions
- Introduction (planner & client versions)
- Life Transitions Survey & Tool Guide
- **Personal Insights about Change & Tool Guide**
- **Retirement: Thinking it Through & Tool Guide**

PRACTICE MANAGEMENT RESOURCES

MQ FLP Process & Tool Design

Client Meeting Schedule Templates (two)

What is Financial Life Planning?

Time Management Tactics

FLP Tools Checklist

FLP Tools Note Sheets

What Do You Do? Worksheet

My Mission, My Message Worksheet

Financial Life Planning Soundbites

Tips and Strategies for Navigating Financial Life Planning (FLP) Conversations

Sample Letters Introducing FLP Approach
- Prospective Client Letter
- Existing Client Letter

Aligning 5-E & 6-Step FP Processes (chart)

The 5-E Model for Financial Life Planning

When SMART Goals Are Not Always Wise

Your Financial Life Plan Action Steps

General Client Information Sheet

Simple Financial Statement

Completing Interactive FLP Worksheets

FLP Summary Sheets
- **Summary Sheets Guide**
- **"Business of Life" Article**
- **Key Elements for Creating Your Financial Life Plan**
- **Plan for Success**

SILVER LEVEL: IN-DEPTH DATA GATHERING

(additional items not included in Sampler Level are shown in bold)

TRAINING & BENEFITS

Orientation Phone Meeting

FLP Tools Virtual Reference Manual (includes Tool Guides & Introductions)

Six (6) Phone Consultations (first year of Partnership only)

One (1) Annual Review Call (on-going after first year of Partnership)

Free Registration to MQ Webinars

Online MQ Discussion Forum

Online MQ Learning Opportunities Recordings Archive

Discounted fees for all MQ Trainings & Learning Opportunities

Discounted pricing for printed versions of:

- **“No Rules Retirement” Workbooks & related presentation materials**
- **“Designing Your Life in Retirement” Workbooks & related presentation materials**
- **“Measure Your MQ” Self-Assessment, “Raise Your MQ” Workbook, & related presentation materials**
- **“Journey Into Elderhood” Workbook**

GOLD LEVEL: IN-DEPTH DATA GATHERING & GOAL SETTING

(additional items not included in Silver Level are shown in bold)

FLP TOOLS & INSTRUCTIONS

Satisfaction & Values

- Introduction (planner & client versions)
- Financial Satisfaction Survey & Tool Guide
- Wheel of Life & Tool Guide
- **Personal Insights about Life Balance & Tool Guide**
- **Investing Your Time and Energy & Tool Guide**

Biography

- Introduction (planner & client versions)
- Present Financial Life & Tool Guide
- Financial History & Tool Guide
- **Personal Insights About Money & Tool Guide**

Transitions

- Introduction (planner & client versions)
- Life Transitions Survey & Tool Guide

Transitions (Continued)

- **Life Transitions Workbook Generator**
- **Life Transitions Worksheets (52)**
- Personal Insights about Change & Tool Guide
- Retirement: Thinking it Through & Tool Guide
- **Retirement Vision & Tool Guide**
- **My Ideal Week in Retirement & Tool Guide**

Goals

- **Introduction (planner & client versions)**
- **Personal Insights about Planning & Goal Setting & Tool Guide**
- **Visualize Your Future & Tool Guide**
- **Goals for Life & Tool Guide**
- **Clarify Your Life Goals & Tool Guide**

PRACTICE MANAGEMENT RESOURCES

MQ FLP Process & Tool Design

Client Meeting Schedule Templates (three)

What is Financial Life Planning?

Time Management Tactics

FLP Tools Checklist

FLP Tools Note Sheets

What Do You Do? Worksheet

My Mission, My Message Worksheet

Financial Life Planning Soundbites

Tips and Strategies for Navigating FLP Conversations

Sample Letters Introducing FLP Approach

- Prospective Client Letter
- Existing Client Letter

Aligning 5-E & 6-Step FP Processes (chart)

The 5-E Model for Financial Life Planning

When SMART Goals Are Not Always Wise

Your Financial Life Plan Action Steps

General Client Information Sheet

Simple Financial Statement

Completing Interactive FLP Worksheets

FLP Summary Sheets

- Summary Sheets Guide
- "Business of Life" Article
- Key Elements for Creating Your Financial Life Plan
- Plan for Success
- **Foundation of Your Financial Life Plan**

GOLD LEVEL: IN-DEPTH DATA GATHERING & GOAL SETTING

(additional items not included in the Sampler are shown in bold)

TRAINING & BENEFITS
Orientation Phone Meeting
FLP Tools Virtual Reference Manual (includes Tool Guides & Introductions)
Nine (9) Phone Consultations (in first year of Partnership only)
One (1) Annual Review Call (after first year of Partnership)
Free Registration to MQ Webinars
Online MQ Discussion Forum
Online MQ Learning Opportunities Recordings Archive
Discounted fees for all MQ Trainings & Learning Opportunities
Discounted pricing for printed versions of: • "No Rules Retirement" Workbooks & related presentation materials • "Designing Your Life in Retirement" Workbooks & related presentation materials • "Measure Your MQ" Self-Assessment, "Raise Your MQ" Workbook, & related presentation materials • "Journey Into Elderhood" Workbook

PLATINUM LEVEL: COMPLETE FINANCIAL LIFE PLANNING TOOLKIT

(additional items not included in Gold Level are shown in bold)

FLP TOOLS & INSTRUCTIONS

Satisfaction & Values

- Introduction (planner & client versions)
- Financial Satisfaction Survey & Tool Guide
- Wheel of Life & Tool Guide
- Personal Insights about Life Balance & Tool Guide
- Investing Your Time and Energy & Tool Guide
- **Defining True Wealth & Tool Guide**

Biography

- Introduction (planner & client versions)
- Present Financial Life & Tool Guide
- Financial History & Tool Guide
- Personal Insights about Money & Tool Guide
- **Money Memories & Tool Guide**

Transitions

- Introduction (planner & client versions)
- Life Transitions Survey & Tool Guide

Transitions (continued)

- Life Transitions Workbook Generator
- Life Transitions Worksheets (52)
- Personal Insights about Change & Tool Guide
- Retirement: Thinking it Through & Tool Guide
- Retirement Vision & Tool Guide
- My Ideal Week in Retirement & Tool Guide
- **Designing Your Financial Legacy & Tool Guide**

Goals

- Introduction (planner & client versions)
- Personal Insights about Planning & Goal Setting & Tool Guide
- Visualize Your Future & Tool Guide
- Goals for Life & Tool Guide
- Clarify Your Life Goals & Tool Guide

PRACTICE MANAGEMENT RESOURCES

MQ FLP Process & Tool Design

Client Meeting Schedule Templates (four)

What is Financial Life Planning?

Time Management Tactics

FLP Tools Checklist

FLP Tools Note Sheets

Tips and Strategies for Navigating Financial Life Planning (FLP) Conversations

What Do You Do? Worksheet

My Mission, My Message Worksheet

Financial Life Planning Soundbites

Sample Letters Introducing FLP Approach

- Prospective Client Letter
- Existing Client Letter

Aligning 5-E & 6-Step FP Processes (chart)

The 5-E Model for Financial Life Planning

When SMART Goals Are Not Always Wise

Your Financial Life Plan Action Steps

General Client Information Sheet

Simple Financial Statement

Completing Interactive FLP Worksheets

FLP Summary Sheets

- Summary Sheets Guide
- "Business of Life" Article
- Key Elements for Creating Your Financial Life Plan
- Plan for Success
- Foundation of Your Financial Life Plan

Raise Your MQ Workbook Note Sheets

Raise Your MQ Workbook Checklist

PLATINUM LEVEL: COMPLETE FINANCIAL LIFE PLANNING TOOLKIT

(additional items not included in Gold Level are shown in bold)

ADDITIONAL MODULES

Article Library Access

“Measure Your MQ” Self-Assessment, “Raise Your MQ” Workbook, & related presentation materials

“Designing Your Life In Retirement” Workbook & related presentation materials

“No Rules Retirement” Workbook & related presentation materials

Journey Into Elderhood Workbook

TRAINING & BENEFITS

Orientation Phone Meeting

FLP Tools Reference Manual (includes Tool Guides & Introductions)

Twelve (12) Phone Consultations (first year of Partnership only)

One (1) Annual Review Call (on-going after first year of Partnership)

One (1) Annual Coaching Call (on-going after first year of Partnership)

Free Registration to MQ Webinars

Online MQ Discussion Forum Online MQ Learning Opportunities Recordings Archive

Discounted fees for all MQ Trainings & Learning Opportunities

Discounted pricing for printed versions of:

- “No Rules Retirement” Workbooks & related presentation materials
- “Designing Your Life in Retirement” Workbooks & related presentation materials
- “Measure Your MQ” Self-Assessment, “Raise Your MQ” Workbook, & related presentation materials
- “Journey Into Elderhood” Workbook

VIP INDIVIDUAL LEVEL: COMPLETE FINANCIAL LIFE PLANNING TOOLKIT

(additional items not included in Platinum Level are shown in bold)

FLP TOOLS & INSTRUCTIONS

Satisfaction & Values
- Introduction (planner & client versions)
- Financial Satisfaction Survey & Tool Guide
- Wheel of Life & Tool Guide
- Personal Insights about Life Balance & Tool Guide
- Investing Your Time and Energy & Tool Guide
- Defining True Wealth & Tool Guide

Biography
- Introduction (planner & client versions)
- Present Financial Life & Tool Guide
- Financial History & Tool Guide
- Personal Insights about Money & Tool Guide
- Money Memories & Tool Guide

Transitions
- Introduction (planner & client versions)
- Life Transitions Survey & Tool Guide

Transitions (continued)
- Life Transitions Workbook Generator
- Life Transitions Worksheets (52)
- Personal Insights about Change & Tool Guide
- Retirement: Thinking it Through & Tool Guide
- Retirement Vision & Tool Guide
- My Ideal Week in Retirement & Tool Guide
- Designing Your Financial Legacy & Tool Guide

Goals
- Introduction (planner & client versions)
- Personal Insights about Planning & Goal Setting & Tool Guide
- Visualize Your Future & Tool Guide
- Goals for Life & Tool Guide
- Clarify Your Life Goals & Tool Guide

PRACTICE MANAGEMENT RESOURCES

MQ FLP Process & Tool Design

Client Meeting Schedule Templates (four)

What is Financial Life Planning?

Time Management Tactics

FLP Tools Checklist

FLP Tools Note Sheets

Tips and Strategies for Navigating Financial Life Planning (FLP) Conversations

What Do You Do? Worksheet

My Mission, My Message Worksheet

Financial Life Planning Soundbites

Sample Letters Introducing FLP Approach
- Prospective Client Letter
- Existing Client Letter

Aligning 5-E & 6-Step FP Processes (chart)

The 5-E Model for Financial Life Planning

When SMART Goals Are Not Always Wise

Your Financial Life Plan Action Steps

General Client Information Sheet

Simple Financial Statement

Completing Interactive FLP Worksheets

FLP Summary Sheets
- Summary Sheets Guide
- "Business of Life" Article
- Key Elements for Creating Your Financial Life Plan
- Plan for Success
- Foundation of Your Financial Life Plan

Raise Your MQ Workbook Note Sheets

Raise Your MQ Workbook Checklist

VIP INDIVIDUAL LEVEL: COMPLETE FINANCIAL LIFE PLANNING TOOLKIT

(additional items not included in Platinum Level are shown in bold)

ADDITIONAL MODULES

Article Library Access

"Measure Your MQ" Self-Assessment, "Raise Your MQ" Workbook, & related presentation materials

"Designing Your Life In Retirement" Workbook & related presentation materials

"No Rules Retirement" Workbook & related presentation materials

Journey Into Elderhood Workbook

TRAINING AND BENEFITS

FFLP Registration in Portland, OR (travel, lodging, and dinners not included; first year of Partnership only)

Full-Day One-on-One Debrief and Strategic Planning Session in Portland, OR post-FFLP training (first year of Partnership only)

Orientation Phone Meeting

FLP Tools Reference Manual (includes Tool Guides & Introductions)

Twelve (12) Phone Consultations (first year of Partnership only)

One (1) Annual Review Call (on-going after first year of Partnership)

Two (2) Annual Coaching Calls (on-going after first year of Partnership)

Two (2) Day On-Site Consulting Visit at your location (first year of Partnership only)

Automatic Registration for All MQ Webinars

Automatic Registration for All Annual MQ Events

Alumni Pricing for All Advanced Trainings

Customization of all materials

Online MQ Discussion Forum

Online MQ Learning Opportunities Recordings Archive

Discounted pricing for printed versions of:

- "No Rules Retirement" Workbooks & related presentation materials
- "Designing Your Life in Retirement" Workbooks & related presentation materials
- "Measure Your MQ" Self-Assessment, "Raise Your MQ" Workbook, & related presentation materials
- "Journey Into Elderhood" Workbook

VIP FIRM LEVEL: COMPLETE FINANCIAL LIFE PLANNING TOOLKIT

(additional items not included in Platinum Level are shown in bold)

FLP TOOLS & INSTRUCTIONS

Satisfaction & Values
- Introduction (planner & client versions)
- Financial Satisfaction Survey & Tool Guide
- Wheel of Life & Tool Guide
- Personal Insights about Life Balance & Tool Guide
- Investing Your Time and Energy & Tool Guide
- Defining True Wealth & Tool Guide

Biography
- Introduction (planner & client versions)
- Present Financial Life & Tool Guide
- Financial History & Tool Guide
- Personal Insights about Money & Tool Guide
- Money Memories & Tool Guide

Transitions
- Introduction (planner & client versions)
- Life Transitions Survey & Tool Guide

Transitions (continued)
- Life Transitions Workbook Generator
- Life Transitions Worksheets (52)
- Personal Insights about Change & Tool Guide
- Retirement: Thinking it Through & Tool Guide
- Retirement Vision & Tool Guide
- My Ideal Week in Retirement & Tool Guide
- Designing Your Financial Legacy & Tool Guide

Goals
- Introduction (planner & client versions)
- Personal Insights about Planning & Goal Setting & Tool Guide
- Visualize Your Future & Tool Guide
- Goals for Life & Tool Guide
- Clarify Your Life Goals & Tool Guide

PRACTICE MANAGEMENT RESOURCES

MQ FLP Process & Tool Design

Client Meeting Schedule Templates (four)

What is Financial Life Planning?

Time Management Tactics

FLP Tools Checklist

FLP Tools Note Sheets

Tips and Strategies for Navigating Financial Life Planning (FLP) Conversations

What Do You Do? Worksheet

My Mission, My Message Worksheet

Financial Life Planning Soundbites

Sample Letters Introducing FLP Approach
- Prospective Client Letter
- Existing Client Letter

Aligning 5-E & 6-Step FP Processes (chart)

The 5-E Model for Financial Life Planning

When SMART Goals Are Not Always Wise

Your Financial Life Plan Action Steps

General Client Information Sheet

Simple Financial Statement

Completing Interactive FLP Worksheets

FLP Summary Sheets
- Summary Sheets Guide
- “Business of Life” Article
- Key Elements for Creating Your Financial Life Plan
- Plan for Success
- Foundation of Your Financial Life Plan

Raise Your MQ Workbook Note Sheets

Raise Your MQ Workbook Checklist

VIP FIRM LEVEL: COMPLETE FINANCIAL LIFE PLANNING TOOLKIT

(additional items not included in Platinum Level are shown in bold)

ADDITIONAL MODULES

Article Library Access

"Measure Your MQ" Self-Assessment, "Raise Your MQ" Workbook, & related presentation materials

"Designing Your Life In Retirement" Workbook & related presentation materials

"No Rules Retirement" Workbook & related presentation materials

Journey Into Elderhood Booklet

TRAINING AND BENEFITS

Fundamentals of Financial Life Planning Firm Training at your location (first year of Partnership only)

Full-Day One-on-One Debrief and Strategic Planning Session post-FFLP training at your location (first year of Partnership only)

Orientation Phone Meeting

FLP Tools Reference Manual (includes Tool Guides & Introductions)

Eighteen (18) Phone Consultations (first year of Partnership only)

One (1) Annual Review Call (on-going after first year of Partnership)

Two (2) Annual Coaching Calls (on-going after first year of Partnership)

Two (2) Day On-Site Consulting Visit at your location (first year of Partnership only)

Automatic Registration for All MQ Webinars

Automatic Registration for All Annual MQ Events

Alumni Pricing for All Advanced Trainings

Customization of all materials

Online MQ Discussion Forum

Online MQ Learning Opportunities Recordings Archive

Discounted pricing for printed versions of:

- "No Rules Retirement" Workbooks & related presentation materials
- "Designing Your Life in Retirement" Workbooks & related presentation materials
- "Measure Your MQ" Self-Assessment, "Raise Your MQ" Workbook, & related presentation materials
- "Journey Into Elderhood" Workbook

ADDITIONAL MODULES

Money Quotient also offers an array of additional product options that can be added to our Partnership Levels.

ADDITIONAL MODULES	BENEFITS
Life Transitions Worksheets & Workbook Generator Note: The Life Transitions Worksheets and Workbook Generator are automatically included in the Gold, Platinum, and VIP Levels at no additional charge.	Life Transitions Reference Manual Online access to a la carte menu of all 52 worksheets for unlimited use Unlimited access to the web-based software (workbook generator) for creating customized Life Transitions Workbooks Orientation & consulting phone meeting
Measure Your MQ Self-Assessment & Raise Your MQ Workbook with PowerPoint presentation and Workshop Facilitator Guide Note: The Measure Your MQ Assessment and Raise Your MQ Workbook are automatically included in the Platinum and VIP Levels at no additional charge.	Copy of soft-cover workbook and content for use as a reference manual Unlimited online access to workbook content in PDF format, workshop Facilitator Guide in PDF format & PowerPoint presentation Reference copies of the Facilitator Guide & PowerPoint presentation Orientation & consulting phone meeting
Designing Your Life in Retirement Workbook with PowerPoint presentation and Workshop Facilitator Guide Note: The Designing Your Life in Retirement Workbook is automatically included in the Platinum and VIP Levels at no additional charge.	Copy of soft-cover workbook and content for use as a reference manual Unlimited online access to workbook content in PDF format, workshop Facilitator Guide in PDF Format & PowerPoint presentation Reference copies of the Facilitator Guide & PowerPoint presentation Orientation & consulting phone meeting
No Rules Retirement Workbook with PowerPoint presentation and Workshop Facilitator Guide Note: The No Rules Retirement Workbook is automatically included in the Platinum and VIP Levels at no additional charge.	Copy of soft-cover workbook and content for use as a reference manual Unlimited online access to content in PDF format, workshop Facilitator Guide in PDF Format & PowerPoint presentation Reference copies of the Facilitator Guide & PowerPoint presentation Orientation & consulting phone meeting

ADDITIONAL MODULES	BENEFITS
Article Library Note: The Article Library is automatically included in the Platinum and VIP Levels at no additional charge.	Access to online archive of Financial Life Planning articles Unlimited use of articles for a variety of uses: educational handouts, web site content, content for publications, etc. Orientation & consulting phone meeting
Journey into Elderhood Booklet Note: The Journey into Elderhood Booklet is automatically included in the Platinum and VIP Levels at no additional charge.	Copy of soft-cover workbook and content for use as a reference manual Unlimited online access to content in PDF format Option to purchase preassembled workbooks Orientation & consulting phone meeting

FIRST STEP CASH MANAGEMENT SYSTEM™

First Step is available for licensing as a stand-alone product or can be added to a new or existing MQ Partnership Agreement.

CASH FLOW PROGRAM	BENEFITS
First Step Cash Management System™ This web-based program was developed by The Planning Center and is distributed by Money Quotient. This program provides clients with a simple, but highly effective, method for managing cash flow, reducing debt, and increasing savings.	One administrator account and 100 client sub-accounts Option to license additional client sub-accounts Electronic User's Manual Orientation phone meeting Two 90-minute training webinars Partners may repeat Training Webinars for free within the first year "First Step Introduction" - presentation for use with clients (includes PowerPoint slides and script) Discounted fees for MQ webinars and teleconferences

ADDITIONAL SERVICES

TRAINING & LEARNING OPPORTUNITIES	BENEFITS
"Fundamentals of Financial Life Planning" Training This intensive 3-day course, covers both the philosophical foundation and practical application of the MQ® model of Financial Life Planning. Gain hands on experience while learning how to integrate and custom-fit the MQ tools, to your personality, practice, and process. Completion of this course is a prerequisite to accessing the Money Quotient materials and benefits beyond the Sampler level.	Completes prerequisite to license Silver, Gold, and Platinum materials and benefits Upon completion, you will receive • Certificate of Completion • 15 CEU credits approved by the CFP Board Additional benefits you will receive upon licensing the Silver, Gold, or Platinum Level: • Name and contact information placed on the "Find a Financial Life Planning Professional" Directory • Option to repeat "Fundamentals of Financial Life Planning" training at special alumni pricing
"Principles of Client Communication and Discovery" - Advanced Training This unique MQ Learning Opportunity is designed specifically for MQ Partners who have completed our "Fundamentals of Financial Life Planning" training and are seeking additional skills, insight, and mastery in regard to client communication and discovery.	Learn the "interpretive approach" to understanding client responses to MQ tools Adopt a framework of key psychological principles that will quickly give you insight regarding your clients' perceptions, values, attitudes, and beliefs Master simple strategies for facilitating meaningful conversation and ongoing discovery using MQ tools as a starting point Certificate of Completion & recognition of achievement listed on Professional Directory 11.5 CEU credits approved by the CFP Board
"Empowering Change: Understanding Motivations and Guiding Financial Decision Making" - Advanced Training This unique MQ Learning Opportunity is designed specifically for MQ Partners who have completed our "Fundamentals of Financial Life Planning" training and are seeking additional skills and mastery of concepts relating to a successful Financial Life Planning process.	Examine the MQ 5-E Model for Financial Life Planning and the indispensable role it plays in facilitating positive change in your clients' lives Increase your understanding of how and why the 5-E Model works so well by exploring current research and thinking in relevant areas of study Learn to leverage MQ materials and help your clients get in touch with their underlying motivations Certificate of Completion & recognition of achievement listed on Professional Directory 11.5 CEU credits approved by the CFP Board

TRAINING & LEARNING OPPORTUNITIES	BENEFITS
Webinars & Online Courses Webinars & teleconferences are designed and scheduled to support your personal and professional growth	Speakers and topics are carefully selected to support best practices in financial planning, enhance client relationships, and align with the MQ 5-E Model of Financial Life Planning
Consulting Calls & Consulting Packages Contact MQ to create a customized consultation package to support you and your specific needs	Receive recording of all calls Detailed summary of discussions & suggestions with time stamps of when discussed during recording Direct assistance with creation or development of project