Financial Planning

We appreciate the opportunity to present our firm and process we use to analyze your personal circumstances. One of the benefits of working with a financial planner is the ongoing, personalized advice you receive; especially from a planner with whom you have a relationship and is familiar with your goals and objectives.

Our financial planning process requires us to collect significant information to fully understand your current financial landscape. Accurate and detailed information is key to projecting a realistic outcome. We base our assumptions off historical and current modeling and can illustrate as much detail as you are willing to explore.

MEETING 1: INTRODUCTION - We get to know each other and better understand reasons for seeking financial guidance. We begin our relationship with Financial Planning services only. You may choose to have us manage investments under a separate agreement. In our Retirement Analysis Presentation, we may recommend that you speak to an outside professional to explore specific legal, insurance, or accounting solutions as we do not provide legal advice, accounting services, or prepare tax returns. Outside professionals have their own terms of engagement/fees and we do not receive referral fees from them. We will invoice you a flat fee for financial planning services at the conclusion of our presentation meeting. The cost will range between $1,250 - $1,750 depending on complexity. The fee is often discounted if you which for us to manage your investments.

MEETING 2: DATA GATHERING - Together we review your information to gain a full understanding of your financial picture. It is important for you to provide complete and accurate information as requested. This is a confidential relationship and the information you provide will be treated as such. We only disclose confidential information as required by law or as described in our Privacy Policy.

MEETING 3: PRESENTATION & DISCUSSION - We provide several scenarios including your current path and recommendations to help you reach your goals. Ultimately, it is your choice to do what you feel is appropriate. We will continue to work with you to implement recommendations you accept.

MEETING 4: INVESTMENTS (OPTIONAL) - After analyzing your current financial picture, we can offer recommendations and management for your investments, either on our platform or as a supplementary service to your assets held elsewhere. We aim to blend your current risk tolerance with your account types, savings and distribution strategies, investment goals, and long-term needs.

FOLLOW-UP

From time to time after your plan is delivered, we may check in to inquire about progress, changes, or ongoing needs to ensure success. We are happy to update your plan intermittently so you may evaluate plans of action and explore additional life changes.

CONFLICTS OF INTEREST & PRIVACY

We will advise you of any conflicts of interest. The privacy of your data and plan details are essential.

SERVICES THAT MAY BE INCLUDED AS PART OF YOUR FINANCIAL PLAN

Budgeting Analysis	Divorce/Marriage Planning	Portfolio Review & Allocation
Investment Analysis	Insurance Planning	Tax Analysis
Retirement Planning	Education Planning	Debt Elimination/Credit Planning
Other Investment Analysis	Medicare & Social Security	Charitable Giving
Final Wishes Planning	Business Consulting	Analysis of Major Life Changes