

FINANCIAL LIFE PLANNING & MONEY MANAGEMENT SERVICES

OUR FIRST YEAR TOGETHER

	Client Meeting 1	Client Meeting 2	Client Meeting 3	Client Meeting 4	Conference Call & Emails
Purpose	Defining Goals & Identifying Resources	Visioning & Foundational Planning	Developing a Personalized Investment Strategy	Aligning Resources & Recommendations with Goals	Monitoring Progress
When	Approx. 3 weeks after service contract received	Approx. 3 weeks after Client Meeting 1	Approx. 3 weeks after Client Meeting 2	Approx. 3 weeks after Client Meeting 3	As needed
Time	1.5 -2.0 Hours	1.5 -2.0 Hours	1.5 -2.0 Hours	1.5 -2.0 Hours	
Topics Covered	<ul style="list-style-type: none"> • Address any MBQs (Most Burning Questions) • Discuss the financial planning <u>process</u> • Establish meaningful goals, values and vision • Listen to your concerns; gain awareness • Review Net Worth Statement • Review Cash Flow Statement • Collect/clarify any missing financial data 	<ul style="list-style-type: none"> • Address any MBQs • Review initial What-If Scenario – assumptions, resources needed, success in funding goals • Discuss other options/alternatives for What-If Scenarios • Identify any obstacles to your financial goals • Review Education funding (<i>if necessary</i>) • Review current Insurance coverage – life, disability, LTC • Review your Estate Planning (EP) documents 	<ul style="list-style-type: none"> • Address any MBQs • Review results of Finametrica Risk Tolerance Assessment • Review current investment portfolio asset allocation (AA) & holdings • Develop long-term Investment strategy; recommend AA and “buckets” for goal funding; craft investment policy statement (IPS) & sign applications • Provide specific recommendations for 401(k), 403(b) plans 	<ul style="list-style-type: none"> • Address any MBQs • Discuss Income Tax planning including Equity Compensation - Create an action plan for existing grants; monitor grants and provide proactive vesting/expiration alerts; advise regarding new awards • Review status of any changes in insurance coverage • Present and review initial planning recommendations • Address any open matters from previous meetings • Discuss implementation & responsibilities 	<ul style="list-style-type: none"> • Address any MBQs • Review progress implementing initial recommendations • Answer any questions regarding implementation • If things change during the year, we will modify your planning or help you make the most of new opportunities • We move into Ongoing Planning once we finish our first year together
Follow-Up	<ul style="list-style-type: none"> • Update Net Worth Statement and Cash Flow Statement, if needed • Obtain missing or incomplete data 	<ul style="list-style-type: none"> • Work with EP attorney as needed • Work with insurance agents as needed 	<ul style="list-style-type: none"> • Begin implementing investment recommendations 	<ul style="list-style-type: none"> • Open communications regarding implementation of recommendations 	