

# OUR FINANCIAL PLANNING PROCESS

## INITIAL CONSULTATION

We'll gather some preliminary background information centered around expectations and address what your primary goals and concerns are. What prompted you to seek the advice of a financial planner? Do we provide the services you need? We'll address any questions you have around working with us, our fees, and investment philosophy as well.

## DISCOVERY MEETING

Prior to the meeting, we'll start gathering all relevant financial information.

We'll talk more in-depth about what money means to you, your relationship with it, and what's important to you in life. The goal of this meeting is to ensure we have all the correct financial data. As well as a solid understanding of your goals, values, and how we create a tailored financial plan that caters to all of the above.

**What we need from you:** We'll have you spend 5-10 minutes linking your accounts in your client profile before the meeting, in addition to uploading all your financial documents to your secured online vault. Complete a risk tolerance questionnaire and life planning questionnaire.

## RECOMMENDATION MEETING

We'll review your comprehensive financial plan along with specific action items to begin implementation. We'll help you understand the reasoning behind our recommendations to ensure you understand the WHY.

We'll review your investment policy statement which outlines our investment philosophy and guidelines to managing your money along with your specific strategy.

**What we need from you:** Start implementing your financial plan. If necessary, we'll schedule an additional meeting to help oversee implementation.



## 6-WEEK CHECK-IN

Around 6 weeks after we review your plan, we'll check-in to ensure our recommendations have been implemented. We'll recap what you've accomplished so far and we'll make any adjustments if needed.

## ANNUAL REVIEW MEETING

Once per year, we'll have a comprehensive review meeting to update your financial plan. This meeting will include a full revamp of your financial plan to ensure nothing is slipping through the cracks. Your life, priorities, and goals change over time, and so should your financial plan. The goal is to leave this meeting with renewed confidence in where you stand and where you're headed.

## THROUGHOUT THE YEAR

At a minimum (unless otherwise agreed upon) we'll have quarterly meetings centered around specific timely financial planning topics.

Take note, that some months will be full of moving parts and financial decisions to be made, while other months will go by uneventfully. However, we're available any time via text, phone, or email and encourage you to be proactive in letting us know when things change.

## YOUR ROLE

Collaboration is key to a successful long-term partnership. We expect you to notify us when changes in your life and subsequent financial decisions occur. As much as we want to help, ultimately, the majority of implementing our advice and recommendations falls on your shoulders. Lastly, if you have ANY questions, please ask!

We look forward to the opportunity of working with you.

