

# FINANCIAL PLANNING PROCESS

## INITIAL CONSULTATION

We'll start by getting a high level understanding of your current financial situation, goals and priorities, and what prompted you to reach out to a financial planner. We'll discuss how we may be able to help, our financial planning process, investment philosophy, fees, and how we work with clients on an ongoing basis. Along with addressing any other questions you may have.

## DISCOVERY MEETING

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

This meeting is to ensure we have all the correct financial data and conduct a more in-depth conversation about your goals and priorities. Upon completion, we should have enough information to begin crafting your tailored financial plan.

**What we need from you:** We'll have you spend 5-10 minutes linking your accounts in your client portal before the meeting and uploading all your financial documents to your secured online vault. After the meeting, we'll have you complete a risk tolerance questionnaire, statement of financial purpose and core values questionnaire, and upload any lingering documents we request.

## 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 for managing your money along with your specific strategy.

**What we need from you:** Begin plan implementation by order of priority that your adviser will outline. Typically, this involves e-signature for new accounts, transfers, automating cash flow, insurance quotes, etc.



## IMPLEMENTATION MEETINGS

We'll assist with action items outlined in your financial plan that require more assistance. We may also address additional questions you may still have or alternative recommendations, if necessary. There may be several implementation meetings depending on how quickly you'd like to implement your plan. Again, we'll prioritize action items based on what we think is most imperative to get completed and work from there.

## ONGOING ADVICE AND SUPPORT

At a minimum (unless otherwise agreed upon), we'll have semi-annual progress meetings centered around specific, timely financial planning and investment topics. Typically, the meeting cadence will occur in April or May and in October or November. These progress meetings will be comprehensive but are tailored to your specific situation.

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 would appreciate it if you let us know when changes in your life and subsequent financial decisions happen. As much as we want to help, ultimately, the actual implementation of our advice and recommendations falls on your shoulders. And if you ever have any questions, concerns, or feedback, we have an open-door policy, and we can be reached via email, phone, or text at any time. We pride ourselves on being able to respond promptly.

We look forward to the opportunity to work with you.

