



## Comprehensive Financial Plan

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### What Subjects and Questions Will it Cover?

- **Budgeting**
  - Is my budget normal? Is it sufficiently low to meet my goals? Any abnormalities?
- **Emergency Fund Strategy**
  - How much should I set aside for an emergency? Where is the best place to keep it?
- **Debt Planning**
  - What debts should I hold and what should I pay off? How to raise my credit score?
- **Educational Planning**
  - What is the best way to save for my children's education? How much do I need to save?
- **Goal Planning**
  - How should I approach savings for specific goals, and how much should I be saving?
- **Retirement Planning**
  - Am I saving enough to retire the way I want and am I using the best types of accounts?
- **Investment Planning**
  - Are my investments allocated right? Are the investment picks good? Any problems?
- **Insurance Planning**
  - What types of insurance should I have and how much? Am I overpaying?
- **Tax Planning**
  - Is there any tax strategies I could utilize to lower my taxes?
- **Estate Planning**
  - Am I properly prepared for my heirs to inherit my assets without too much difficulty?

### What Does the Plan Include?

1. A word document that gives detailed recommendations and alternatives for all the above mentioned subjects.
2. Net worth Statement, Cash Flow Statement, and detailed forecasts using our powerful eMoney Software.
3. A portfolio analysis using Vanguard's powerful software. This will break down what asset classes you are exposed to and the risk you are taking to get your current returns.
4. This also includes an hour minimum meeting to present the plan and recommendations to you.
5. This also includes a client website that you can access to keep up on all of your finances on a single page.
6. We encourage you to meet with us annually to monitor your progress and give new revisions to the plan as your situation and goals change.

### What Does This All Cost?

- This package costs anywhere from \$500-\$999 depending on how complicated the plan will be. This will be determined and quoted upon the completion of the Questionnaire. We ask for half of this payment up front, and the second half after the presentation of the plan.
- If you choose to use our investment management services after the implementation of the plan, future meetings and calls will be at no extra cost. If no investment management is used after the presentation of the plan, but you wish to have your annual meeting to update the plan and check on your progress, we charge \$250 per hour.