

## How We Partner Together

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Personal Financial Strategies is committed to providing proactive service to all our clients. In order to accomplish this, every team member strives to be your partner in helping you work towards financial success.

Our professionals can operate as fiduciaries in the advisory relationships, meaning we strive to act on our clients' best interest. Every recommendation we make is tailored to *you*, and every strategy is designed to suit *your* needs. When we say *It's Personal*, we mean it.

**Below, we outline the support our team will provide to move closer to your vision for the future. Whether interacting direct with clients or behind the scenes our focus is on you.**

### Partnership Support

- Help provide more confidence in financial matters, focusing on goals, priorities and direction
- Communicate frequently to establish your financial goals and chart a timeline for accomplishments
- Help you understand the various aspects of the financial decision-making process
- Advise you through reactive or emotional decisions which could negatively affect your financial situation
- Work to resolve problems quickly so you have an excellent experience
- Provide friendly and knowledgeable support staff to comprehensively support your needs and questions
- Support you through expected and unexpected changes in your life

### Financial Education

- Provide financial and investment information with a comprehensive approach that is easy to understand
- Help you evaluate the economic news to determine what you should and shouldn't be concerned about
- Keep you up to date with product, service and strategy changes and improvements
- Host seminars and events to provide up to date information on key financial planning topics

### Financial Planning

- Provide a comprehensive financial plan to align your current actions with future goals
- Calculate your current and projected net worth to establish a foundation for planning
- Help manage cash flow, income and spending, now and in the future, in line with your planning goals
- Analyze debt structure and organization, as well as lending opportunities
- Evaluate your existing insurance coverage and plan comprehensively for additional protection needs
- Offer budgeting tools and consolidated account access to help keep you informed about your finances
- Analyze Risk Management

### Retirement Planning

- Provide education on the structure and regulations concerning various retirement planning options
- Analyze your current and future income needs to drive investment decision making
- Develop recommendations to fund your income needs to help maintain a comfortable life
- Recommend suitable distribution strategies for your employer retirement plans and IRAs
- Optimize strategies for Social Security payment options
- Develop retirement income distribution plan

### Investment Advice and Management

- Evaluate your tolerance for risk and loss to design appropriate investment strategies
- Design and maintain a personalized investment strategies and a portfolio appropriate to your needs
- Recommend proper allocation and positioning of funds in retirement plans such as 401(k)s
- Hold regular review meetings to help verify you are on track to meet your goals
- Provide ongoing due diligence of investments
- Discuss and present alternative investment options for proper portfolio diversification
- Be available for touch base conversations to answer questions and address your evolving needs

### Estate Planning

- Provide guidance on estate planning procedure and confirm the existence of all necessary documents
- Assist in asset transfer strategies and beneficiary review
- Organize meetings with your family to review your financial and estate situations
- Provide guidance with the appropriate and necessary steps in the event of the death of a loved one
- Assess philanthropic giving strategies through understanding your family goals and charitable values
- Consult with your estate planner to make sure all strategies are aligned

### Additional Offerings

- Provide referrals to other professionals who can help address all elements of your total financial picture
- Review education planning and funding strategies to include UTMA's, education IRAs and 529 plans
- Find strategies for executive compensation investments such as restricted or concentrated stock holdings
- Analyze and implement strategies for employee benefits administration for your small business

### Our Expectations of our Clients

We at Personal Financial Strategies are eager to ensure your needs are met and that you make progress toward your vision of financial success. If we are going to be successful together, here are some key things that we can do to work better as a team:

- No matter what you do, every investment strategy requires patience. Your investments will be watched and should progress over time.
- It is imperative that we meet at least once throughout the year to discuss your financial situation. This will help foster our long-term business relationship.
- My only purpose is to further your progress toward your long-term objectives. We strive for overall success in your financial life and to us that means moving you closer to achieving your overall goals and objectives.
- We look at what the markets are doing, but we are more curious about how the performance of your accounts relates to what you are trying to achieve.
- We help you to understand what your personal benchmark requirements are. Helping you stay on track and work towards your goals based on your personal benchmarks.