



COMPREHENSIVE PLANNING SOLUTIONS

1. Introductory Meeting

The complimentary introductory meeting allows us to meet and get to know one another. We will both have an opportunity to learn important information about the other, to ask questions and make sure we are a good fit. If we all agree to move forward, we will provide a checklist of data we will require and set a date for the next meeting.

2. Discovery Meeting

At the discovery meeting we collect and review all of your important financial, legacy planning, tax and other data. We will also spend time learning your objectives and goals, both for you personally and if applicable, for your business. This allows us to be clear about where you are now and how you would like to be positioned in the future.

Once we have analyzed your data and fully understand the scope of your planning needs, we will discuss a tentative fee arrangement and present you with a financial planning engagement agreement. Our flat planning fee includes all segments of our six-step process.

3. Plan Discussion Meeting(s)

We will present the plan in its entirety or in segments for more complex situations, prioritizing the most urgent components and discussing them first. At each meeting, we will provide you with recommendations and action steps to complete that plan segment. We will work with you and your other trusted advisors to complete the action items.

4. Implementation Meeting

We will meet with you (and/or your CPA, estate attorney, trustee, etc.) to complete the action items. It is our responsibility to have the forms and prospectuses ready and present you with the relevant documents.

5. 45-Day Review Meeting

The purpose of the 45-day review meeting is to review and confirm that each action item was completed according to the plan and to answer any questions you have about your statements or other issues.

6. Periodic Review Meetings

Our review meetings are scheduled quarterly (or less often if you prefer), to discuss two or three important planning themes each time, in addition to a portfolio review. Review topics will be tailored to your needs but may include an asset allocation review, retirement income review, insurance review and asset protection.

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