



Virtual Planning, Crafted with Care[®]

While we serve a diverse population, our practice specializes in retirement planning for busy professionals and the LGBTQ community.



Getting to Know Us

www.planningforgood.co
team@planningforgood.co
Office: (877) 568-7526

About Planning for Good, LLC

Planning for Good® was founded in 2013, by Karen Melo Ticas, CFP® after she had successfully built a private practice over the prior six years. What started as an insurance-based business grew into a financial planning practice after Karen became a CERTIFIED FINANCIAL PLANNER practitioner in 2008.

Karen developed her passion for financial services working for a large mutual fund company while studying Finance in college. Piecing together long-term strategies requires creativity, organization, and forward-thinking... it was right up her alley! This was a career choice that allowed her to actively make a positive impact on people's lives while affording her a great amount of independence and flexibility in her own life.

In 2019, Karen met Kristen Heller, CSRIC, a career changer with experience in business cash management. Kristen chose to pursue a career in financial services after experiencing the challenges of being a mom to young children while also being a caregiver to an ill parent. She has a passion for sustainability and responsible investing.

Together they joined Cambridge Investment Research, Inc. in 2021, to grow an independent team practice. Cambridge serves as our head of compliance. They ensure that our team follows ever-changing federal and state laws, along with proactively helping us protect the security and best interests of our clients.

Most recently, Planning for Good welcomed Peggy Haslach, CFP® (whom we met here at Cambridge) making us a bi-coastal practice! Peggy is a career changer who worked in executive management for a large company until it downsized in 2009, prompting her to learn about the challenges that women and the LGBTQ community face when planning for their futures. She has since dedicated her second career to guiding women through the financial impact of life-changing events.

When Karen, Kristen and Peggy met, they realized they could join forces and build a firm committed to providing clients with personalized financial advice and wealth management, crafted with care. While we serve a diverse population, our practice specializes in retirement planning for busy professionals and the LGBTQ community.

MEET the TEAM



Karen Melo Ticas, CFP®

Financial Planner



Kristen Heller, CSRIC®

Financial Advisor



Peggy Haslach, CFP®

Financial Planner



Susan Souin

Client Care Admin



Libre Advisor Network

Business Support



Cambridge Inv. Research

Compliance & Licensing

OUR SERVICES

1 FINANCIAL PLANNING

- All new client relationships begin here, at a flat fee based on complexity

2 INVESTMENT MANAGEMENT

- For a percentage fee, we can manage customized investment portfolios

3 INSURANCE COVERAGE

- Annuities
- Life insurance
- Disability income insurance
- Long-term care insurance

INVESTMENT TRANSACTIONS

- 401(k) Rollovers
- Roth IRAs / Conversions
- Reliable Income Strategies
- Variable Annuities

costs vary with these individual strategies

EACH OF OUR ADVISORS HOLDS THE FOLLOWING LICENSES:

- Series 7 - General Securities Registered Representative, broker
- Series 65/66 - Investment Advisor Representative
- Life & Health Insurance

Between them, they hold various certifications and designations related to their specialties, including:

- CFP®, RICP®, WMCP®, CSRIC®, CLU®
- Visit the Bio pages on the [Planning for Good website](#) for additional details



WHAT IS FINANCIAL PLANNING?

OVER THE COURSE OF A FINANCIAL PLANNING ENGAGEMENT, WE HELP OUR CLIENTS DEVELOP STRATEGIES TO PURSUE OBJECTIVES IN THE AREAS LISTED BELOW, BASED ON THE COMPLEXITY OF NEEDS.

FOUNDATIONAL FINANCIAL STRATEGIES

Planning essentials for our base fee of \$1,500

- Identification of objectives and priorities
- Discussion of risk tolerance
- Cash-flow analysis and creating a budget
- Review options for saving
- Evaluation of potential insurance needs
- Review of employer benefits

ONGOING GENERAL PLANNING

Annual planning fee of \$2,000 (\$2,500)*

- All foundational planning, plus...
- Identification of long-term objectives
- Retirement projections
- Review of investments for optimization
- Personalized recommendations

ADVANCED FINANCIAL PLANNING

For added complexity: starting fee of \$3,000 (\$4,000)*

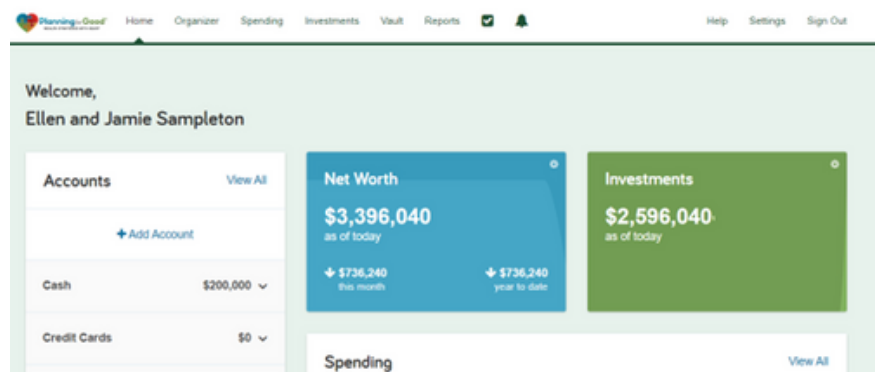
General analysis, plus additional focus areas, as needed:

- Planning for a transition into retirement
- Income/withdrawal strategies, incl. SS analysis
- Tax planning strategies, such as Roth conversion
- Equity compensation
- Planning for private or higher education
- Inheritance or legacy planning
- Planning with multiple real estate holdings
- Consolidation of multiple investment accounts
- Job or career change
- New marriage, divorce, partnership
- “What-if” scenario
- Coordination with CPA and attorney, as needed

Data organization and entry services are available for an additional \$1,000.

For secure data sharing and aggregation, all financial planning clients receive a personal eMoney client website.

**VIEW AN
INTERACTIVE
PLAN IN
ACTION!**



A flat fee is charged at the commencement of a planning engagement, based on our assessment of your individual needs and priorities. Planning works best when completed regularly, typically annually. Strategy implementation can be completed, if desired, with the company of your choosing and may result in additional fees or commissions.



ONBOARDING PROCESS

MEETINGS	DESCRIPTION
INITIAL CONSULTATION	<ul style="list-style-type: none"> • DISCUSS YOUR OBJECTIVES, EXPERIENCE, GENERAL CURRENT FINANCIAL SITUATION, RISK TOLERANCE, AND PREFERENCES.
DATA GATHERING	<ul style="list-style-type: none"> • COMPLETE THE EMONEY WEBSITE REGISTRATION • ENTER YOUR INFORMATION INTO YOUR NEW INDIVIDUAL CLIENT ORGANIZER • ORGANIZE AND CATEGORIZE EXPENSES
VERIFICATION	<ul style="list-style-type: none"> • CONFIRM DATA WE'VE CAPTURED. • REVIEW WHICH GOALS AND OBJECTIVES TAKE PRIORITY. • DISCUSSION OF LONG-TERM STRATEGIES. • REVIEW OF INITIAL RECOMMENDATIONS.
RECOMMENDATIONS	<ul style="list-style-type: none"> • DISCUSSION OF LONG-TERM STRATEGIES • REVIEW OF ACTION PLAN.
STRATEGY IMPLEMENTATION	<ul style="list-style-type: none"> • INITIATE IMPLEMENTATION OF STRATEGIES AS NEEDED, WITH THE INSTITUTIONS OF YOUR CHOICE.*
FOLLOW-UP	<ul style="list-style-type: none"> • CHECK-IN APPROXIMATELY 6 MONTHS AFTER PLAN COMPLETION TO MONITOR PROGRESS TOWARDS GOALS AND ADJUST STRATEGIES, AS NEEDED.

INVESTMENT MANAGEMENT

Some of our clients are looking for advice only. While others are looking for a full-service wealth management experience. These are clients who may feel daunted by the complexities of investment management, have more confidence when working with a trusted partner, or simply want to delegate this task so they can focus on other things!

Our Investment Management service includes:

- Analysis of savings and investment accounts
- Discussion of objectives and risk tolerance
- Personalized portfolio design
- Values-based investing (SRI/ESG), as desired
- Assistance consolidating accounts as needed
- Ongoing monitoring and reviews

Assets Under Management	Typical Advisory Fees*
First \$250,000	1.00 % - 1.50%
Next \$250,000	0.75% - 1.25%
Next \$500,000	0.50% - 1.00%
Next \$1,000,000	0.30% - 0.80%
Next \$1,000,000 +	0.20% - 0.70%

Our experienced team will direct and supervise the investment management of your assets. This is accomplished by maintaining an appropriate portfolio asset allocation, structuring distribution “buckets,” and being mindful of tax implications.

A quarterly fee will be automatically deducted, per the fee schedule. These fees are **inclusive** of any third-party platform costs.

We aim to address a variety of complex financial situations with a plan and strategies tailored to work towards your specific needs.

STRATEGIC PARTNERS

HERE IS A LIST OF THE THIRD PARTIES WE MOST OFTEN PARTNER WITH TO SERVE OUR CLIENTS

Your financial plan involves lots of moving parts, oftentimes from different professionals or companies. We should always be your first contact for your financial needs and any planning questions you may have. That said, we'd like to provide you with a handy reference list for resources we use the most.



Financial Planning Client Login

eMoney: <https://wealth.emaplan.com/ema/SignIn?ema/ria/planningforgood>



Asset Management Platform

AssetMark: www.eWealthManager.com

Wealthscape Investor - Cambridge NFS: <https://www.wealthscapeinvestor.com/cir>



Insurance Carriers

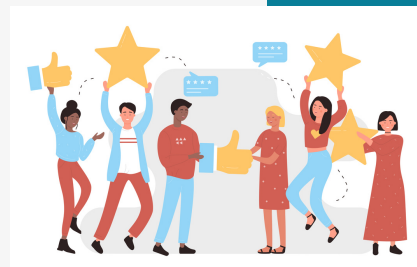
Insurance Planning is a key component of every financial plan. As independent financial professionals, we are not obligated to use any insurance product or company. Instead, we will work through insurance brokers to find policies and companies that best suit our clients' needs.

BGA Premier Insurance Solutions: <https://www.bgapremierinsurance.com/>



Care to know what clients are saying? View our TESTIMONIALS here:

<https://www.planningforgood.financial/testimonials>



Disclosures*

We embrace **transparency** of information that may help our clients (and prospective clients) make informed decisions. For your convenience, below are links to all of our disclosures. Please do keep in mind that not all disclosures pertain to all client relationships. This will depend on the particular services, accounts or products that you choose to engage us for. We'll tell you which items pertain to you, as needed, but don't hesitate to ask us for clarification at any time.



[Client CRS Forms - Customer Relationship Summaries](#)

[Privacy Policy](#)

[Regulation Best Interest Disclosure \(Reg. BI\)](#)

[Part 2A of Form ADV for Cambridge's RIA](#)

[ADV Part 2B for Karen Melo Ticas, CFP®](#)

[ADV Part 2B for Kristen Heller, CSRIC®](#)

[ADV Part 2B for Peggy Haslach, CFP®, CLU®](#)

Here are some additional resources to find important information about our advisors:

[BrokerCheck by FINRA](#)

[CFP Board consumer site - Let's Make a Plan!](#)