



Welcome

Welcome to Gardner Financial Planning. Our goal is to help each client to achieve their life's goals through a unique combination of proactive, integrated financial planning and asset management. We strive to maintain the highest levels of objectivity, accountability, integrity, professional competency, and personal attention.

Comprehensive, professional financial planning is the cornerstone of planning for a better life. Just as every successful business has a solid business plan, financially successful people use financial plans to organize, coordinate, and fulfill their financial objectives and life goals. It is one of the best investments you can make in your future.

We provide financial advice and services to a select group of individuals and families who recognize that they need help with planning for financial security.

As you read through the material on the following pages, please note items of interest and record questions for follow up. In addition to finding a list of services, you will obtain an understanding of the core values that drive our relationships with our clients.

Sincerely,

Tim & Nichole

Gardner Financial Planning

Clientele

The greatest benefit will be obtained by clients who:

- Desire to actively discuss goals, values and finances.
- Want to use a trusted professional to help them understand, execute and implement crucial financial decisions.
- Recognize the value of an advisor as the key person who coordinates with other professionals (accountant, attorney, etc.) to help create a comprehensive strategy for success.
- Have the energy and enthusiasm to implement the changes needed to reach their goals.

Your Financial Plan: What to Expect

Comprehensive financial planning requires a commitment of time from both of us. In order to provide the best advice and service, we will discuss various aspects of your financial life and goals. The more complete and accurate information you provide, the better the advice can be. The process is both enjoyable and rewarding.

During the initial interview process, we will get to know one another. Please feel free to ask questions concerning services and fees. We will ask questions of you and will attempt to assess your needs, as well as your commitment to the process. If we feel that we can help you identify what is truly important to you and help you achieve it, we will move forward.

If you choose to become a client of the practice, your first planning year will consist of several meetings during which we will work through a series of financial planning goals to create a comprehensive financial plan. Together we will explore what is truly important to you and will develop goals consistent with your feelings. The process will help you make critical decisions about your financial life. We will develop an action plan that you can follow to try to move you toward success. We will continue to meet and will update the projection and action plan annually, or as the need arises if more frequently. You will receive an agenda for each meeting and you may need to prepare information in advance.

We also provide ongoing, regular contact and support as we review and manage your investment accounts. Frequent contact allows us to provide support on matters that may be current and about which you may not have thought to ask.

Our goal is to answer every question and concern through an interactive process that links all the disparate aspects of your financial life into a comprehensive whole.

Services

Successful people realize that they are not experts in every aspect of their life. They want to get more out of their lives by doing the things they love. They hire professionals to provide experienced advice and counsel in the other key areas.

Financial planning helps people make decisions that can contribute to significant changes in their future. We strive to provide comprehensive planning and superior financial advice on an ongoing basis. It is our strong conviction that client success is dependent upon consistent, proactive, ongoing and personalized service.

Recommendations, strategies, and implementation are made only after a thorough examination and evaluation of a client's financial situation. Your specific needs will be addressed, and adjustments made as your situation changes over time. You will be presented with options and potential outcomes for each of your goals. With our input and support, **you** will decide the best course and we will decide on an action plan designed to move you toward the fulfilling the goal.

We will manage your investments and retirement accounts in a fashion designed to meet your future financial goals. Our strategies are designed to attempt to provide a reasonable rate of return while managing risk. Prior to making any investment recommendations to you, we will have thoroughly discussed your feelings about risk and return, and how the specific investment fits within your parameters.

In most cases, your accounts will be held at National Financial Services, LLC which is owned by Fidelity Investments. www.nationalfinancial.fidelity.com

We can provide advice, counsel and management, as appropriate, in the following areas:

FINANCIAL LIFE PLANNING/GOALS

We can help you:

- Develop a plan that helps you focus on money as a tool, not the goal.
- Work toward living your life the way you want rather than the way you need.
- Organize your financial assets to provide for you and your family.
- Prepare for the challenges and opportunities that life's transitions bring.
- Determine which financial goals and passions are realistic and achievable.
- Understand what money means to you, so that you can better reach your goals.

INCOME/CASH FLOW PLANNING

We can help you determine:

- The extent to which you are living within, or beyond your income.
- How much you can safely spend and how much you need to save.
- How your current standard of living compares with what you can expect in retirement.
- How to easily create and track your budget.
- How to convert portfolio wealth into retirement income security.

TAX PLANNING*

We can:

- Refer you to an accountant if you need one, or work with the one you have.
- Help you determine what types of accounts are most income and estate tax efficient in your situation.
- Suggest strategies to help balance gains and losses.
- Provide summary tax data about your investments each year to aid in your tax preparation.
- Track cost basis for portfolios we manage.

ESTATE PLANNING

We can:

- Create long term projections for the value of your assets.
- Recommend strategies which attempt to reduce exposure to estate transfer taxes.
- Explain commonly used estate planning documents, like living wills and durable powers of attorney.
- Explain the various types and uses of trusts in planning your estate.
- Suggest active gifting strategies to reduce exposure to both gift and estate taxes.
- Refer you to an attorney or work with your attorney if you have one.

RETIREMENT PLANNING

We can:

- Create long term cash flow forecasts that will indicate a probable lifestyle in retirement based on assets accumulated in pre-retirement years.
- Test the sufficiency of your retirement capital against your life expectancy and spending requirements.
- Help you select tax advantaged retirement savings program (or a combination of programs) available to you.*
- Perform multiple “what if” scenarios so that you can understand how adjustments made today may impact your future comfort and security.
- Help you determine an appropriate lifestyle goal for the future.

RISK MANAGEMENT PLANNING (Insurance)

We can:

- Clarify your employee benefits package, and specify what insurance coverage is needed to supplement that package.
- Identify potential gaps in your personal insurance coverage and show you how to close those gaps.
- Tailor insurance recommendations to your needs so that you pay the right amount for the correct coverage.
- Plan for what to do when insurance coverage stops: i. e. when you leave a job or change marital status.

INVESTMENT PLANNING AND MANAGEMENT

We can:

- Evaluate your current portfolio with respect to how well it's risk and return characteristics match your circumstances and preferences, and how well costs have been minimized.
- Analyze your portfolio for adequate diversification.
- Identify portfolio strategies that are consistent with your goals and comfort level.
- Implement suggested portfolio strategies.
- Review your employer sponsored retirement plans suggesting optimal allocation strategies related to current economic conditions.
- Provide ongoing education about investments.
- Regularly monitor and re-balance your portfolio.
- Review portfolio performance with you each quarter.
- Discuss investment related questions as they arise.
- Coordinate investment strategy with tax planning, and suggest specific investment ideas designed to reduce tax liability.
- Plan for the conversion of portfolio wealth into regular income in retirement.

EDUCATION PLANNING

We can:

- Explain the myriad ways to save for your child's education expenses and the pros and cons of each method.
- Structure your savings program to provide a balance between your control over the funds, tax minimization, and the effect on future need and qualification for financial aid.*
- Suggest appropriate investment strategies for this specific goal.
- Monitor performance and recommend allocation changes as the withdrawal period approaches.

OTHER ISSUES

As they arise, we can:

- Help you decide when, and how, to discuss financial issues with parents and/or children.
- Provide financial education to your newly adult children.
- Discuss financial issues related to marriage and divorce: the use of pre-nuptial agreements, whether or not to combine incomes, marital budgeting, how to protect assets for children from a previous marriage.**
- Tailor charitable gift strategies to your personal values and tax status.*
- Consult on real estate purchases: evaluating potential income and expenses to determine net cash flow; project appreciation potential; and determine the risk of leverage.
- Evaluate mortgage options: including financing strategies and total costs.
- Consult on real estate sales such as potential tax efficient ways to dispose of property.*
- Review your credit status and develop strategies to improve your credit score.

*We are not tax professionals. Always consult your tax advisor before taking action.

**General information only. Please consult an attorney for legal matters.

Life is a lot more comfortable when you have an advisor to call whenever an issue in your life develops that even remotely impacts personal finances.

Planning services include professional evaluation and advice, a structure for making decisions, ongoing support, mathematical analysis and accountability—all so that clients can make effective financial decisions and find ways to become more effective in their personal and business lives.

When the scope of the work requires specialized services, we will recommend other professionals and monitor the relationship to obtain quality service from the provider.

Ongoing Services

Effective communication is critical to help you get the best possible results. The more effectively we are able to communicate, the more personalized your long term plan will be. Ongoing services are provided to maintain the initial benefits of financial planning and structure an investment portfolio that reflects the appropriate balance of risk and return for you.

- Continuous research. Your individual investments and portfolio are monitored on an ongoing basis Vis-a-Vis potential economic changes. We will recommend changes when appropriate based on changes in your personal situation, potential changes in the economic outlook, or changes in the character of the investment itself. Any changes recommended will always be in accordance with

your needs and desires. You will receive written reports of your portfolio's performance every quarter.

- Each year we will meet to revisit your goals and to review your progress so that money and your life are more successfully integrated. We will compare your current needs and goals with those identified in the previous years plan. We review budgeting and financial transactions during the year as well as investment performance measured against the parameters set out in the plan. Are there any new action items for the coming year on which we can add insight or make recommendations? Will you have any internal family or business events that might trigger changes to your existing life or financial goals? Based on reasonable projections, are you still on track to achieve your financial goals? Can anything be done to increase the success factors associated with accomplishing your goals?

Please call whenever the need arises on any financial question or concern, but especially if you need to update our financial information or make adjustments to the strategy we have implemented. You are free to meet whenever the need arises about any aspect of your financial life, or that of your family. We provide timely information to clients through email on a frequent basis as well as quarterly performance reports.

Charges for Services

Initial consultation: No Charge

Financial planning and investment advisory services are paid by direct deduction from your accounts that we manage. In rare cases we may charge a flat fee for advice which we perform where there are few or no invested assets to manage (such as small business consulting services). For clients who need one-time planning services, planning fees are based on a rate of \$135.00 per hour. A standard financial plan has a set fee of \$3,375.

For most clients, consolidating your assets is one of the most efficient and effective ways to attain your financial goals. For that reason, services are "packaged" so that the more assets directly managed, the more services (financial planning, outside asset reviews, etc.) that are included as part of the fee.

Asset Management based fees:

Note: Tier rates are blended. Financial planning and investment advisory services are paid by direct deduction from your accounts that we manage. For new clients starting in the Comprehensive Planning Model, with accounts less than \$250,000, an additional planning fee may be assessed in complex planning cases.

TIER : ASSET LEVEL - FEE

- Tier 1: 0-\$50,000 - 1.25%⁺
- Tier 2: \$50,000-\$100,000 - 1.25%
- Tier 3: \$100,000-\$250,000 - 1.25%
- Tier 4: \$250,000-\$500,000 - 1.05%
- Tier 5: \$500,000-\$1,000,000 - 0.75%
- Tier 6: \$1,000,000-\$2,000,000 - 0.55%
- Tier 7: \$2,000,000-\$5,000,000 - 0.5%
- Tier 8: \$5,000,000-\$10,000,000 - 0.5%
- Tier 9: \$10,000,000+ - 0.5%

⁺ Our minimum account size for this program is \$25,000. Accounts with opening balances between \$5,000 and \$25,000 will be managed using an outside manager with a program fee of 0.5% plus our 1.25% fee. When accounts reach \$25,000 we will transfer them to our advisor directed program.

For clients who need planning services but have few financial assets available for us to manage, we offer a Subscription Model, starting at \$30 a month, depending on your needs. The subscription fee is debited directly out of your personal banking account on a monthly basis.

Effective financial planning should be proactive, flexible, value-added, and enjoyable. If you ever feel that our relationship is not what you expect, we encourage you to discuss your feelings.

We work primarily with people who are referred by existing clientele. If our planning experience has enabled you to generate the results you want in your life, please share your experience with others. If your experience is anything but fully satisfactory, please share your feelings with us.

Before you proceed, make sure that you are truly committed to the financial planning process. We have attempted to make the range of services as clear as possible. Ask as many questions as you need to satisfy yourself that:

- 1.) You will benefit from our relationship and
- 2.) You have a clear understanding of the effort it will require of you.

We hope the information presented here has given you an understanding of the benefits of financial planning and, in particular, the value of having a trusted financial advisor to help you complete your financial picture.

Thank you for your interest.

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