## Are you looking for a financial partner who is fun, smart, and experienced?

Comprehensive financial planning services can mean many things in our industry. At SageView it means we are going to meet to discuss your goals and desires so we understand why money is important to you. We determine the amount of money you require to become financially independent, so you won't have to work forever. We develop a long-term investment strategy that provides the money you need in the future and helps you avoid making mistakes that can disrupt your plans. We help you manage risks along the way to make sure you protect your money and your family. Our technology solutions, responsive client service team, and ongoing guidance helps you stay on track. Success is acquired when you move toward and reach your goals, reduce your anxiety about money, and develop a trusted relationship with your advisor at SageView.

## GETTING STARTED AND UNDERSTANDING OUR PROCESS


### Step 1: Call us for a short introductory discussion

We simply want to talk with you to understand who you are and introduce our firm. We will describe our process and ask for your contact information. We will send you a form requesting financial information and give you access to our financial planning portal to make it easier to work with us.

### Step 2: Introductory meeting:

We will meet in person, by phone, or virtually to discuss your goals and current financial strategies so we understand what you are trying to accomplish. We will also review your financial information to make sure we have what we need for a comprehensive analysis.

### Step 3: Analysis:

We will analyze your financial information so we can create the actions you need to take to be successful. We will determine the amount you need to provide income for retirement, portfolio changes that will bring you closer to your goals, and the risks you may be exposed to leading up to and in retirement.

### Step 4: Financial planning meeting:

We will present our analysis of your situation and provide actionable steps to improve your finances to meet your goals. At this meeting you will be able to determine if our services will bring you value and whether you want to work with us. You won't have to decide to work with us at the meeting. Take time to think about it and get back to us.

### Step 5: Implementation and moving forward:

If you decide to work with us (a great decision by the way), we will provide assistance with completing our paperwork and answer any questions you have. If a meeting is necessary to accomplish this step, we will coordinate with you to set one up. We will be implementing your plan and you will be on your way!

**There is no obligation to meet with us to learn more about how we work with our clients!**

SAGE VIEW

# YOUR FINANCIAL PLAN IS A BIG JOB

***As your advisor, we help you accumulate and protect your money so you will have the income you need in the future to live the life you want.*** Our financial planning process involves working with you to analyze your current finances to provide personalized advice. Our advice is easy to understand and we will help you implement our recommendations so you can move closer to your financial goals. To make sure you are on the right track, we will meet regularly and provide ongoing communication. ***The areas outlined below are where we focus and will make up your comprehensive financial plan..***

- Determine appropriate portfolio withdrawal rate
- Social Security timing
- Cash flow management and portfolio buckets
- College planning and savings
- Tax efficient investing, tax buckets, tax harvesting
- Roth contributions/conversions, charitable giving

**INCOME PLANNING**

- Manage investment expenses
- Determine appropriate asset allocation
- Rebalancing
- Account consolidation
- Portfolio that will support income needs
- Investment Policy Statement

**INVESTMENT PLANNING**

- Emergency fund
- Debt-free strategy
- Funding options for major purchases
- Smart use of credit

**DEBT MANAGEMENT**

- Life insurance
- Disability event
- Long-term care decisions
- Property and Casualty
- Employee benefits

**ASSET PROTECTION & RISK MANAGEMENT**

- Wills and trusts
- Health directives
- Power of attorneys
- Beneficiary designations and asset ownership titles
- Wealth transfer

**ESTATE PLANNING**

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SAGE VIEW

## HOW WE WORK TOGETHER

Our initial meeting process helps you determine if our services will be valuable to you and demonstrates how we work. There is no obligation and you will know where you currently stand regarding your finances. If you become a client we will meet regularly to provide recommendations based on what is going on in your life, help you implement our advice, and monitor your progress.

Our services are valuable for individuals and families who are saving money toward retirement or entering retirement, and want to delegate their financial tasks to an experienced partner they can trust. We want to build long-term relationships with people who are fun to work with and serious about their financial future!

**PAYING FOR OUR SERVICES** Our investment minimum is $500,000. We charge an annual fee based on the value of your investment portfolio. The fee is charged quarterly and starts at 1% per year. In addition to our Advisory Fee, the investments you own will have a cost known as an expense ratio which we try to keep as low as possible. This expense is incurred regardless of whether you hire an advisor. The firms that hold your investments may also charge fees for buying and selling investments and we minimize these fees as much as possible. We strive for a mutually beneficial relationship so ask us about our fees. We want to be as transparent as possible.


## WHY CLIENTS CHOOSE SAGEVIEW

**PERSONALIZED ADVICE AND SERVICE** We focus on understanding your financial situation to develop recommendations that will help you reach your goals and make better decisions. Our experienced team will make sure you are taking action, move you closer to your goals and help you simplify your financial situation.

**DELEGATION** Helping you monitor your financial resources and implement planning strategies will provide you more time to spend on priorities like family and friends, with the security of knowing your finances are in good hands.


**KNOWLEDGEABLE CLIENT SERVICE TEAM** our team of associates have many years of experience in the financial services industry and provide high levels of service. We are responsive to your needs and make sure your needs are met. Our goal is that you enjoy working with us.

**SEE WHERE YOU'RE GOING**
We emphasize clarity and knowledge so you can make smart financial decisions and avoid behaviors that can disrupt your long-term plans. We help you stay disciplined and focused on the long-term which will help you be successful.

There is no certainty in wealth management, but we can promise an extraordinary level of thinking, openness, and teamwork to help you see where you're going.

# YOUR FINANCIAL TEAM

SAGE VIEW

Brock Becker*, CFP®
*Financial Planner*
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Brock Becker is a lead Financial Planner on the Wealth Management team at SageView Advisory Group. He works with individuals and families to help them achieve their goals by developing and implementing financial strategies. While talking with many investors early in his career, Brock determined people need an advisor to help them make smart investment and financial planning decisions. The do it yourself approach does not work for most people. Investors need someone to help them avoid mistakes that can disrupt their long-term plans and partner with an advisor they enjoy working with.

Prior to joining SageView in 2008, Brock began his career working with the Vanguard Group as a client service associate and following his move to California, worked for six years at ING in El Segundo, CA. As a Senior Advanced Markets Consultant, Brock provided financial professionals with guidance on a variety of technical financial planning concepts in the areas of retirement, tax, and estate planning. In addition to working with clients at SageView, Brock is also responsible for SageView's financial planning services and supports the Investment and Asset Allocation Committees.

Brock obtained a Bachelor of Science degree in Business with an emphasis in Finance from Northern Arizona University. He has also completed personal financial planning courses at the University of California, Irvine and earned the Certified Financial Planner™ certification in 2006. Individuals certified by the CFP board must demonstrate their professionalism by successfully completing the rigorous CFP® certification process that includes demanding examination, requisite experience, ethical and continuing education standards.

Brock enjoys spending time with his family, being outside and reading. He and his wife Meghan live with their two boys, Jameson and Preston, in Mission Viejo, CA.

## Members of the Team

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## Investment Committee

SageView has a 15-person research committee that provides asset allocation guidance that is appropriate for your goals. Having a long-term view and maintaining discipline will help you reach and maintain financial independence.

## Coordination with other Advisors

We also work with your other professionals such as your CPA or Attorney to deliver quality advice specific to your situation!