



LIFE BY DESIGN™

Our **Life by Design™** process consists of designing, creating and monitoring a financial plan that fits you, your values, your goals and your vision for your future. Our intention in building a **Life by Design** financial plan is to help you have the freedom to live the life you want to live. We want to minimize the worries you may have about your finances, the financial decisions you have coming up, and taking care of the people and organizations that you care about in your life and beyond.

We believe our **Life by Design** process will help give you peace of mind when it comes to confronting some of life's most challenging obstacles such as preparing for retirement, leaving a legacy, any other possibilities or concerns that may arise. Through our **Life by Design** process, we are dedicated to walking alongside you and helping you make the best possible decisions for you and your family.

STEP 1 GUIDED DISCOVERY

In a one-on-one meeting we will listen to your goals and concerns, conduct guided fact gathering, and explore your financial priorities.

STEP 2 DEFINE & DESIGN

Clarify your values and goals. Together we focus in on discovering your values and goals, ensuring that they are the driving force of your financial plan.

STEP 3 INPUT & ANALYSIS

We will perform the heavy lifting of bringing together the various pieces of your financial life, analyze them for gaps, and then formulate your complete plan.

STEP 4 DEVELOP YOUR LIFE BY DESIGN

We carefully craft a plan that is unique to you, covering many aspects of planning such as: retirement, estate, investment, insurance, tax, education planning, and even special projects.

STEP 5 IMPLEMENT YOUR LIFE BY DESIGN

We come together to make final strategy decisions, implement insurance solutions and execute investment strategies.

STEP 6 CONTINUOUS REVIEW

We will oversee your plan on a continual basis, monitoring your investments for needed adjustments and changes. Semi-annually we will conduct a broad review of your financial plan.

Once a year we meet for an Annual Review to update your financial plan—focusing on your **Life By Design**.



LIFE BY DESIGN™ ANNUAL REVIEW CHECKLIST

Here are the ten points we cover with you each year as part of the **Life by Design™** Process.

1. CHECK IN

Any lifestyle changes last year or projected in the next year? What could we change or do to make our relationship better?

2. NET WORTH

Update this year and compare to past statements.

3. INCOME

Verify current and projected income sources.

4. COST OF LIVING

Verify your monthly income need.

5. TAXES

Review your most recent tax return.

6. MEASURE YOUR PROGRESS

Update your "Financial Independence" Chart to measure your progress.

7. LAST YEAR'S ACTIONS

Review last year's "to do" list for both you and your advisor.

8. LEGAL

Review the date of your last will or trust and gather required information or changes regarding your beneficiaries.

9. INVESTMENTS

Discuss minor investment changes if needed, or schedule a meeting to discuss in more detail.

10. WRITTEN SUMMARY

A written summary of this Annual Review meeting will be mailed to you.