BALANCE
WEALTH

CLIENT SERVICE GUIDE | TAILORED PLANS FOR INTENTIONAL LIVING

It's about more than just the numbers. We think enhancing and protecting your wealth for retirement is profoundly important, but so is taking the time to enjoy the journey. At Balance Wealth Partners, we help you build a financial plan that pursues both.

One size does not fit all, and neither does one plan for retirement. The **Tailored Retirement approach** organizes and aligns your financial plan with your best life. We strive to empower successful people to envision their dreams, define their goals, and live intentionally towards a secure financial future.

OUR PLEDGE TO YOU

We want to break the mold of traditional financial services relationships, exceed your expectations, and work together for a long time to come. Everything we do is designed to make your life easier and more rewarding. We offer:

- Top-tier service and promptly returned communication
- Objective financial advice and open dialogue about any conflicts of interest
- Personalized guidance to help you through life's financial challenges
- Thoughtful support that helps you define your goals, dreams, and financial strategies
- Education that helps replace the fear and intimidation of investing with confidence and understanding
- Collaboration with your existing team of financial professionals
- Ongoing monitoring and evaluation of your financial progress

WHAT YOU CAN EXPECT FROM US

Today, more than ever, we believe you need experienced professionals that act in your best interest and help you plan for your short-term and long-term goals. We promise:

- To care about you, your family, and your goals
- To educate you on options and strategies to help you work towards your goals
- To provide an annual written financial plan
- Two to four face-to-face meetings per year
- Proactive contact when we believe that an investment change is needed
- A returned phone call within 24 hours during normal week by Jeff Panik or his staff
- Valued-added client service meetings and client appreciation events
- Dreams and goals reviewed at each meeting with advice adjusted as your life and needs change
- Recommendations that are tailored to your specific needs and goals
- To be respectful of your time
- To show appreciation for your business
- To treat your referrals with respect and dignity

OUR PROCESS

Following are the 6 key steps to the Tailored Retirement approach:

Step 1: Identify and Prioritize Objectives

- Discuss our services and define the scope of your personalized service
- Discuss your situation - identify and prioritize your objectives
- Review price and financial planning agreement
- Review how decisions will be made and how your financial plan will be implemented

Step 2: Gather Information

- Gather appropriate financial data and objectives
- Discuss and solidify goals
- Discuss how the client feels about risk
- Discuss attitudes, goals, views, hopes, fears, dreams, and concerns

Step 3: Analyze Information

- Analyze and evaluate current financial situation
- Assess status relative to goals, objectives, and attitudes
- Review 6 key areas of financial planning in detail
- Prepare recommendations suitable to your goals

Step 4: Propose Recommendations

- Review recommendations and help clients understand them
- Discuss alternative strategies
- Answer questions and make sure you are comfortable with direction of advice

Step 5: Take Action

- Obtain agreement as to how the recommendations will be carried out
- Assist client in implementing recommendations
- Secure recommendations

Step 6: Track Ongoing Progress

- Track client's progress
- Make adjustments as the client's situation changes
- Repeat process annually to keep plan relevant

WHAT WE EXPECT FROM YOU

For our relationship to be a successful one, it is important that clients understand that there are certain things that we ask of you to help us be more effective. These include:

- Taking care of your to-dos from our meetings in a timely manner
- Attending two to four face-to-face meetings per year
- Promptly responding to staff request for information and appointment scheduling
- Providing data needed for financial plan in a timely manner
- Informing our office if you have a major change
- Giving honest feedback on our services

COLLABORATION WITH OTHER PROFESSIONALS

We can collaborate with other financial professionals such as your CPA, attorney, mortgage lender or insurance agent to help ensure all areas of your financial life are working together. We maintain a list of professionals we can refer you to, but it is your responsibility to choose those you want to work with and verify they can meet your needs.

ANNUAL FINANCIAL PLANNING

Generally, we meet two to four times a year, face-to-face, by phone, and even using web conferencing. However, you have access to our team and staff throughout the year. We promise a returned phone call within 24 hours during a normal week by Jeff Panik or his staff.

PLANNING FEES

The financial planning fee is for the delivery of advice throughout the year and is independent of any other fees associated with products and services. This fee is based upon various factors: complexity, scope of services, and desired service level. Our Annual Financial Planning Relationship fees range from $750-$2,500 depending on the complexity of your financial situation.

As always, we welcome your questions. Please call us at 404-441-9387. We look forward to working together!