Financial Coaching Program

The purpose of financial coaching is to empower you through education and skill building so that you are better able to make your own financial choices. Coaching services include goal setting, asking questions, teaching, brainstorming, and how to understand financial data readily available through the public domain.

Financial coaching evaluates your current financial situation and educates you on how to meet your financial goals, including recommendations for specific courses of action. In the context of a Financial Coach, we do not give tax or legal advice. If needed, we may refer you to professionals in those areas.

<u>Services Provided</u>
The Financial Coaching program will include the following Client services:

- Online tools for tracking your current income and spending*
- An ongoing budgeting system which can be automatically updated with your spending*
- Help in creating & tracking progress toward your specific financial goals*
- Help in creating a plan to eliminate your debt
- Regular accountability that you are doing the things you need to do to make progress toward your goals
- A snapshot of your current credit score & credit report
- Availability for general questions & financial mentoring
- Online tools reflecting your total Net Worth ('what you own minus what you owe')*
- Regular 'check-ins' to:
    - Track progress on any 'to-do' items from previous sessions
    - Answer any interim questions since our last conversation
    - The first 'check-in' will happen within one week of initial client engagement. At a minimum, additional ones will occur at 1 month, 3 months, 6 months & 12 months.
- Help in exploring ways to increase your income over time
- A review of your insurance needs (reviewing what you currently <u>have</u> relative to what you <u>need</u>)
- Optional access to $ymbil – an online investment platform sponsored by Ladenburg Thalmann Asset Management (LTAM). $ymbil assesses a client's risk profile and recommends a risk-appropriate managed investment portfolio which is adjusted based on changes in the market. These accounts are invested and held with discretion by LTAM. (Note: The Morgan Group receives a 0.20% referral fee annually on assets held through $ymbil.)
- Assistance in transitioning to a different financial technology platform after the end of this Agreement (Access to the eMoney financial platform ends after the end of this Agreement.)

*For the duration of the Financial Coaching Agreement, you will receive <u>free</u> access to your own unique eMoney online financial website. This robust and powerful platform provides an intuitive, one-stop location for each of these services – and more.

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