# Emerald Financial Services, Inc.

Financial Planning Process

## 1 Discover

We will work with you to understand your goals, and gather information regarding your current situation.

## 2 Identify

We will use the information you have provided, analyze cash flow, and determine where you stand relative to your stated goals.

## 3 Plan

We will present a written plan showing how to reach your goals. If the goal is long-term, we will provide measurable benchmarks.

## 4 Implement

We will select the tools and resources needed to put your plan into action.

## 5 Monitor

We will periodically review the progress of your plan relative to the benchmarks, and make any necessary adjustments.

EMERALD FINANCIAL SERVICES

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