Financial Planning Offerings

Our financial planning process is designed to equip you with insight and direction for your financial future. The plan types differ in scope, time, and fee.

The fee for your plan is determined based on the complexity of your situation. The fee is agreed upon prior to the first meeting.

Comprehensive

Focus:

- Financial Position (Cash Flow/Net Worth)
- Income Tax Strategies
- Retirement Planning
- Protection Planning (survivor needs, disability, long-term care)
- Property and Casualty – Risk Management
- Estate Planning
- Investment Planning

Structure:

2 – Discovery meetings

2 – Road-mapping meetings

- Guided discussions to review your options

1 – Review & Delivery meeting

- You receive a customized hardcopy of your financial plan.
- The **Action Plan** is key – timing and responsibility are assigned for each item.
- While you may implement your plan at the financial institution of your choice, we are available to assist with implementation and will also follow-up to monitor and review your progress.

Situational

Focus: (Up to three of the following)

- Financial Position (Cash Flow/Net Worth)
- Income Tax Strategies
- Retirement Planning
- Protection Planning (survivor needs, disability, long-term care)
- Property and Casualty – Risk Management
- Estate Planning
- Investment Planning

Structure:

1 – Discovery meeting

2 – Road-mapping meetings

- Guided discussions to review your options

1 – Review & Delivery meeting

- You receive a customized hardcopy of your financial plan.
- The **Action Plan** is key – timing and responsibility are assigned for each item.
- While you may implement your plan at the financial institution of your choice, we are available to assist with implementation and will also follow-up to monitor and review your progress.

Retirement Distribution Planning – RDP

- You must be within 5 years of your planned retirement or already retired
- Streamlined offering addressing the distribution of your assets
- You receive an analysis and written recommendations based on your stated lifestyle with your accumulated assets and benefits (i.e. social security, pension, etc.)
- While you may implement your plan at the financial institution of your choice, we are available to assist with implementation and will also follow-up to monitor and review your progress.

Goal-Based Investment Focus

- Streamlined offering focusing solely on the accumulation phase of gathering assets and the impact of putting money away
- You receive an analysis and written recommendations based on your stated lifestyle with your accumulated assets and goals (long-term, mid-term, and short-term)
- While you may implement your plan at the financial institution of your choice, we are available to assist with implementation and will also follow-up to monitor and review your progress.

Ala Carte Offerings

For a fee, we also offer specialized reviews, analysis, or advice in the following areas:

- Investment Allocation Review
- Personal Financial Net Worth Evaluation
  - Assessing current level of assets and liabilities versus stated financial goals
- Risk Management Review
  - Review of Life, Health, Disability & Long-Term Care Insurances
- Business Planning – initial or a review
  - Income Tax Planning
  - Financial Strategies
  - Business Continuation Strategies
  - Estate Planning
  - Employee Benefits
  - Executive Compensation Planning
  - Business Succession
- Estate Planning – initial or a review
  - Charitable Giving Strategies
  - Asset Protection
- Heir Education
- Family Wealth/Legacy Planning – initial or a review
  - Review of Trust Entity, relative to overall personal financial position

We coordinate on a global perspective with other professional advisors (i.e. CPA or Attorney). Fee is agreed on prior to the first meeting. This is not an exhaustive list. To explore your specific need, please contact us.