



### **MEET OUR TEAM**

We offer an introductory meeting designed for you to learn more about us, what to expect and to answer any questions you may have. Additionally, it gives us time to learn about you, your financial goals, concerns, and what you are looking for from an advisor. This time spent together will help us both decide if we are the right fit for each other. It is important that you feel comfortable working with us and understand the value of the services we provide.

### **GATHER TOGETHER THE PUZZLE PIECES**

Once you engage our services, you will be asked to provide the following:

Documents. Complete necessary new account documentation and agreements

Discovery Questionnaire. The questionnaire will be the foundation upon which your plan will be based! The more complete information we have, the better job we can do to provide you with a plan that will help you feel more confident about your retirement.

Online Portal. We will set you up with online access to our planning software where you can link all of your financial accounts. This will provide a picture of your current financial situation and a starting point for building your plan.

Financial Data. You will provide us with your financial data such as tax returns, estate documents, insurance policies, employment benefits, and liabilities.

### **PUT THE PUZZLE PIECES TOGETHER**

Once we have received all the necessary data from you, we will prepare your plan and run a probability analysis on your Current Scenario to project the chances of achieving the retirement you envision. It is important to create a plan that has a high probability of success but also is one that you are comfortable with. Together we will develop and experiment with different combinations of "what if" scenarios until we find the one that works best for you (Recommended Scenario). Our entire financial planning process is designed to provide you with confidence in your plan.

### **DESIGN INVESTMENT PORTFOLIO**

In conjunction with your plan, we will determine an appropriate asset allocation based on your stated financial goals, time horizon, and risk tolerance. We believe in a long-term perspective when we create our investment portfolios. Our approach is focused on helping you achieve your goals throughout retirement - not to get caught up in short-term results (i.e. quarterly performance).

### **OTHER PLANNING DECISIONS**

We will work with you to address other planning topics such as Social Security strategies, tax reduction strategies, tax-efficient withdrawals, establishing your retirement "paycheck", long-term care insurance, diminished capacity and aging issues, and debt management.

### **ONGOING MONITORING & REVIEW**

We recommend an annual review to update all relevant data and to discuss any significant changes in your personal goals or circumstance. We will review your portfolio's investment

results, as well as review your financial plan and update as needed based on any life changes and/or economic factors. Updating your plan regularly is the best way to put current events in perspective, decide what changes are appropriate, and strengthen your confidence in the future.

After our first year together, the process of ongoing meetings and review continues throughout the years as we will provide the knowledge, advice, and support you need to keep you feeling confident throughout your retirement years.