

## Financial Planning – Six Step Process

Step 1	Initial meeting, no charge	<ul style="list-style-type: none"> <li>• Explore your needs</li> <li>• Provide an estimate for our services based on your needs</li> <li>• Explain what is necessary for the data gathering session</li> </ul>
Step 2	Decision to work together	<ul style="list-style-type: none"> <li>• Mutually agree to work together</li> <li>• Finalize our working agreement</li> </ul>
Step 3	Data gathering	<ul style="list-style-type: none"> <li>• Review your needs and expectations</li> <li>• Understand your current financial circumstances</li> <li>• Identify your cash flow needs, obligations and investment risk profile</li> </ul>
Step 4	Draft plan	<ul style="list-style-type: none"> <li>• Analyze your data</li> <li>• Review a first draft financial plan</li> <li>• Discuss specifics of your net worth, cash flow and risk profile</li> <li>• Discuss initial implications and alternatives</li> </ul>
Step 5	Final plan	<ul style="list-style-type: none"> <li>• Present the final plan for your review</li> <li>• Review changes, scenarios and recommendations</li> <li>• Discuss asset allocation</li> <li>• Review your action plan</li> </ul>
Step 6	Ongoing reviews	<ul style="list-style-type: none"> <li>• Establish cycle for periodic reviews</li> <li>• Meet regularly to monitor progress</li> </ul>

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