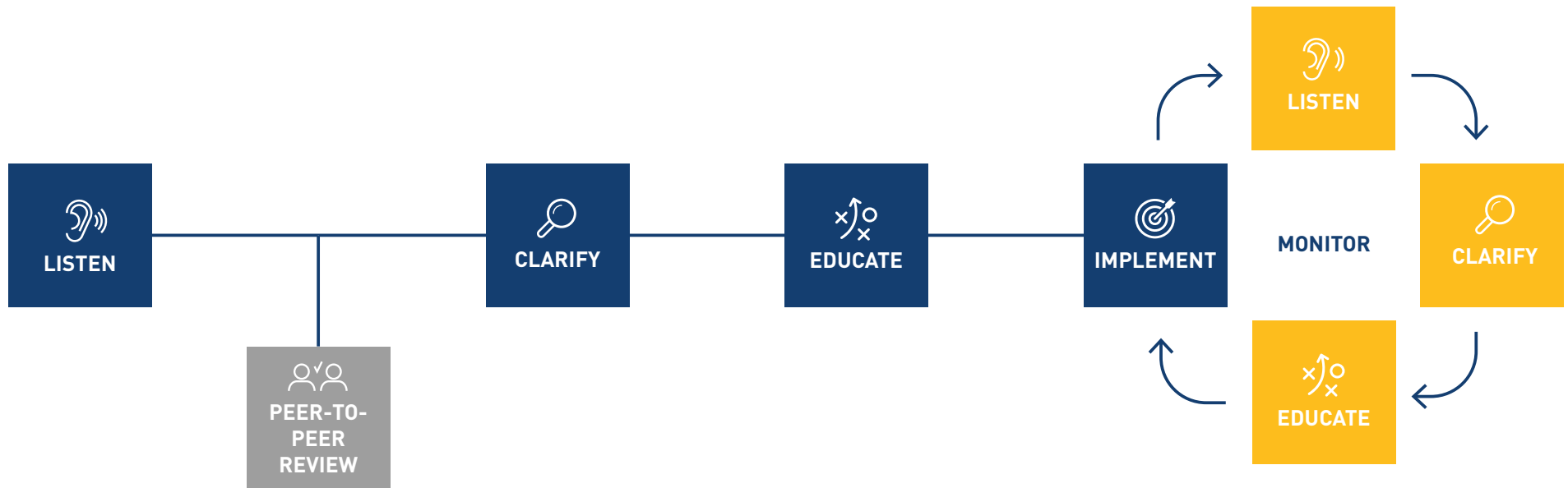


# FINANCIAL PLANNING PROCESS



# FINANCIAL PLANNING PROCESS

We are passionate about educating and empowering our clients to make informed financial decisions to pursue their goals and live a fulfilling life through financial planning using our collaborative six-step process.



## LISTEN

Our first step is to listen and learn about your goals, values and unique situation. We strive to discover what it means for you to live a fulfilling life. At the end of this meeting, we will give you access to your individual financial planning portal.



## PEER-TO-PEER

After listening to you and reviewing the information you provided, we work together as a team of CFP® Professionals to understand your complete financial picture and develop a personalized strategy for you.



## CLARIFY

After our Peer to Peer review, we clarify your goals, values and unique life situation to give you insight on your financial picture, making sure we are on the same page. We then clarify what it's like to work together with us, including the scope of work and fees, to empower you to make the informed decision of becoming a client.



## EDUCATE

Now that you have made the decision to become a client and engaged us as CFP® Professionals, we work together in a series of meetings to review your financial plan by educating and empowering you to make informed financial decisions to pursue your goals and live a fulfilling life.



## IMPLEMENT

After spending time understanding your financial plan, you are now ready to implement your recommendations. Together, we can overcome any challenges you face while putting your plan into practice.



## MONITOR

Because your life is dynamic and always changing, your financial plan will need to change too. We use your financial planning portal to monitor your progress meeting with you annually, semiannually or quarterly based on your needs. This helps you remain on track and adapt your plan to overcome new challenges as they arise so you can confidently pursue your goals and live a fulfilling life.