

BUILDING A BRIGHTER FINANCIAL FUTURE™

Create your Financial Blueprint

	ADVISOR ACTIONS / RESPONSIBILITIES	CLIENT ACTIONS / RESPONSIBILITIES
Step 1 ▶	Initial Inquiry	
	When you contact us, we'll provide a brief description of our services, philosophies, and methodology and fee structures. We'll direct you to our web site or mail you an introductory packet to help you learn more.	If our services appear to fit your needs we'll schedule a "Get Acquainted Meeting" (can be done on the phone or in person). You review our introductory materials, and then contact us for Step 2.
Step 2 ▶	Get Acquainted Meeting Or Teleconference	
	The Get Acquainted Meeting or Teleconference is an opportunity for us to exchange information about your needs and objectives, and further discuss which of our services are right for you. We will also provide an estimated fee quote.	When you decide to engage our services, we will give you a list of additional data or information, which we will need to begin formulating your financial plan. One-half of the estimated total fee is due at the time of this engagement.
Step 3 ▶	Data Gathering and Initial Preparation	
	When we receive your information, we begin to review and develop your financial plan. We prepare initial reports to discuss at our Step 4 meeting.	In Step 3, you gather the data requested, and complete your cash flow worksheet and risk tolerance questionnaire. You may fax or mail this information to us before our next meeting. Once received, we'll schedule a Step 4 meeting.
Step 4 ▶	Interactive Goal Setting Meeting Or Teleconference	
	In this interactive meeting we discuss and clarify the information you have provided thus far. We continue to refine your financial goals and objectives.	In this Interactive Goal Setting Meeting, you have another opportunity to clarify your current situation, financial goals and objectives. Come with any additional questions or concerns you may have.
Step 5 ▶	Analysis and Plan Formulation	
	We edit the initial information, as needed, and run additional scenarios, if applicable. We then conclude our research and analysis, and produce final reports for your personal financial plan. We also add our observations and recommendations to the plan.	As we move into Step 5, you simply schedule a meeting or teleconference 1 to 2 weeks after our Step 4 meeting. The ball is in our court in the interim.
Step 6 ▶	Presentation of Your Financial Plan	
	In Step 6, we present and review your personal financial plan. We discuss all reports and provide you with a written summary of our observations and specific recommendations.	Congratulations! At this point you will hold a personalized blueprint, custom designed to meet your financial goals. Full payment of the balance for actual fees incurred is due at the conclusion of our plan presentation meeting.
Step 7 ▶	Plan Implementation And Follow Up	
	Plan implementation and follow-up is available, if desired, at our hourly rate. Clients who wish to implement on their own can obtain limited phone/e-mail support after their engagement.	Proper implementation is crucial to reaching your financial goals. Whether you now implement and monitor the plan yourself, or retain us to provide a portion or all of these services for you, we urge prompt action.