

## FINANCIAL PLANNING PROCESS

### Initial Meetings:

**First Meeting:  
Understanding Each Other**

**Why are you here?**

**What are your circumstances, values & goals?**

**Explore our services**

**Exchange documents for feedback meeting**

**Second Meeting:  
Feedback**

#### **Review Big Picture Diagram**

1. Understand your situation
2. Discuss financial planning opportunities
3. Identify portfolio components
4. Discuss inefficiencies & areas where we might help

#### **Review Allocation Comparison**

1. Discuss current portfolio
2. Define diversification
3. Discuss potential improvements

#### **Discuss Client Relationship**

1. Fees vs. value
2. Semi-annual meetings & communication
3. Pathways team
4. Do we have a good fit?

### Moving Forward:

**Series of Meetings:  
Clarity & Implementation**

**Gather remaining documents & get organized**

#### **Paperwork**

1. Advisory Agreement
2. Open accounts / consolidate
3. Tabbed client binder

#### **Retirement / Life Goals Projection**

1. Feasible goals?
2. Financially secure?
3. Establish context for all other discussions.

#### **Investments**

1. Our investment philosophy
2. Risk / Return
3. Your allocation decision
4. Portfolio design

# FINANCIAL PLANNING PROCESS

## Semi-Annual Meetings:

Ongoing Planning Areas

## Core Discussions

Retirement & Life Goals Planning

Portfolio Management

Tax Planning

Accumulation Planning

Distribution Planning

## Periodic Reviews

Estate Planning Diagram

Review documents & beneficiary wording

Household Finances

Debt & Cash Flow Management

Review Insurance Summary

Life, Disability, and Long Term Care Policies

## “As Needed”

College Planning

Gifts & Charitable Giving

Social Security Planning

Analyze Major  
Life Decisions