

Establish and define the client-advisor relationship

We begin by discussing how we can work together to develop and implement your financial plan. We need to understand your financial situation, but we also want to help you define your goals. We start the process by:

- Discussing your situation
- Establishing a fee
- Securing basic documents

Gather client data, including goals and expectations

The more detailed information we can obtain, the more customized and accurate your personal financial plan can be. We conduct a holistic audit of your current estate, investment and business owner situation (if applicable). Based on this information, we develop a comprehensive financial condition model of your current situation, including cash flow, tax reduction strategies and estate distribution projects. Highlights of this stage include:

- Formalizing our working relationship
- Gathering appropriate financial data, objectives and risk tolerances
- Discussing and establishing goals
- Discussing attitudes, views and concerns

Process and analyze information to determine financial needs

We analyze information gathered from the financial condition model to identify gaps and opportunities between your current financial planning and your objectives and risk tolerance. This helps us determine to what level you are meeting your financial goals with your current strategy. This stage focuses on:

- Reviewing your data and assessing your status relative to goals, objectives and attitudes
- Analyzing and evaluating your current financial status
- Confirming and clarifying your data
- Preparing a preliminary plan
- "Trying-on" ideas, including key advisors, as needed, and refining recommendations

