



Our Process

What's Important to You

Personal finance isn't just about the numbers, it's personal.

- **what's important to you** - we want to understand your priorities in order to help you
- **comfort level** – we want to work with you within your boundaries

Cashflow

An investment & financial strategy starts with cashflow. We want to understand your cashflow.

- **balances** - Do you have non-auto, home or business debt that you carry?
- **insurance** - What kinds do you have if any?
- **savings and reserves** - Do you have any that can be used in an emergency?
- **special outlays** – i.e. helping family members on a regular basis
- **saving** – Are you doing this on a regular basis? If so how & where?

Current Accounts

Understanding the purpose for the money in each account is important for financial success

- **purpose** - we help you assign one (**retirement**, etc.) to each account
- **time parameters** - We help you match this to each account
 - **before using** the funds - How long will it be?
 - **duration of using** the funds – How long will it be?
 - **extent of using** the funds – How much of the funds will be used?

Goals

Identifying & working towards your goals is an important part of a financial strategy

- **goals** – are **significant purposes** that are far reaching, long lasting & require planning
- **retirement, education, a large purchase** are examples
- **your goals** – we want to understand these so that we can help you achieve them

Return

Obtaining the best return possible is key to a financial strategy

- **targeted** (calculated)
 - outlay – i.e. \$200,000 for a vacation home five years from now
 - income/draw – i.e. \$60,000/year at retirement
- **maximized**
 - many of us don't have the luxury of targeting
 - typically involves
 - saving as much as possible on a regular basis
 - investing with an appropriate risk level



- **depends on**
 - matching your risk comfort level with investments
 - prevailing investment & economic environment

Risk

Understanding risk & how you relate to it is key to choosing investments and achieving return

- **education**
 - we help you understand
 - the level of risk associated with different investments
 - how investments are typically allocated (mixed) based on time parameters
- **behavior** – we help you explore how you do & will respond to risk

Implementation

Once the preceding areas are considered an investment strategy can take shape

- **accounts** – we recommend and help establish the appropriate kinds (Roth IRA, etc.)
- **investment profile** (aggressive, conservative, etc.) – is assigned to each account
- **investments** – are purchased in each account in line with its profile
- **track & adjust** – the accounts' profile and investments, periodically & as needed

Taxation

Taxation is an important issue that permeates every aspect of a financial strategy. As we work with you, we consider the tax implications along the way.

Maintaining Focus

A successful financial strategy requires attention

- **client portal** – we offer clients online technology that includes financial planning functionality
- **periodic reviews** – we are here to help as needed