Seven Steps
To Successful Financial Planning

Step 1: Initial Contact
You review our introductory materials and visit our web site to learn more about our services, philosophies, methodology and fee structure. If our services appear to fit your needs, you contact us to schedule a complimentary "Get Acquainted Meeting" and begin to complete our Confidential Questionnaire. While this meeting usually takes place face-to-face, a teleconference is possible.

Step 2: Get Acquainted Meeting
This is an opportunity to discuss your financial goals, challenges and concerns. Together, we determine which services are right for you. We provide a fee quote. When you decide to engage our services, we will give you a list of any additional information needed to begin working on your plan. We both sign a Service Agreement, and a deposit is due.

Step 3: Data Gathering and Review
You gather any additional data requested, and complete your Cash Flow Worksheet (if necessary) and Risk Tolerance Questionnaire. Once we receive all required documents, we organize the data, and begin to develop your financial plan. Depending upon the scope of the project, we may need to check facts, refine assumptions and clarify goals.

Step 4: Interactive Goal Setting and/or Data Verification
During this discussion, you have another opportunity to clarify your current situation and financial goals. We cover any additional questions or concerns you may have. This meeting can often be handled over the phone.

Step 5: Analysis and Plan Formulation
Using the information provided and doing whatever research is appropriate, we begin work on your financial plan. We produce final reports and contact you to confirm the date and time or our presentation meeting.

Step 6: Financial Plan Presentation
At this meeting, we present and fully discuss your personalized financial plan, which includes a written summary, specific recommendations and a detailed action plan. Full payment of the remaining fee is due at this time.

Step 7: Plan Implementation and Follow-Up
Implementation is crucial to reaching your financial goals. You assume responsibility for implementing the plan according to specific guidelines we provide. If you have questions or need clarification, you can call us for follow-up guidance. We recommend meeting regularly for financial reviews, and whenever major life events occur. However, you are under no obligation to do so.