

## ADVICE & FINANCIAL PLANNING

# The philosophy behind our services

Through our ongoing financial planning relationship, our goal is to provide you with meaningful financial advice that will help instill confidence in your ability to meet your evolving goals as you move through the various stages of your life.

This ongoing financial planning relationship reflects the following components that we believe will enhance your financial wellness over time:



### Organization

We help bring order to your financial life, by assisting you in getting your financial house in order at both the “macro” level that includes investments, insurance, your estate, taxes, etc., and also the “micro” level of household cash flow.



### Objectivity

We bring insight from the outside to help you avoid emotionally driven decisions in important money matters through our availability to consult with you at key moments of decision-making, doing the research necessary to ensure you have relevant information, and managing and disclosing potential conflicts of interest in our relationship.





### Proactivity

We work with you to anticipate your life transitions, and to be financially prepared for them, by regularly assessing potential changes that may be coming in your life and creating an action plan necessary to address and manage them ahead of time.



### Education

We will explore what specific knowledge you will need to succeed in your situation by first thoroughly understanding your needs. We will then explain your options, as well as the risks associated with each choice, and then provide the necessary resources to facilitate your decisions.



### Accountability

We will help you follow through on financial commitments by working with you to prioritize your goals, show you the steps you need to take, and regularly review your progress towards achieving them.



### Collaborate

We attempt to help you achieve your financial goals, and we'll work in concert with you, not just for you, to make this possible. By taking the time to clearly understand your background, attitude towards investing, as well as your needs and objectives, we'll work collaboratively with you, and on your behalf, while offering transparency around our costs and compensation.

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**Your ongoing relationship includes:** \_\_\_\_ meetings per year, consistent accessibility, and annual updates to your financial plan to ensure you are on track with meeting your financial goals.

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