

Comprehensive Flat Fee Financial Planning Agenda

Planning will be time-intensive in the beginning and less so as your plan materializes. You will have real-time, online access to your plan and all financial information. After completion of Phase 1, ongoing planning is dynamic: as your goals and opportunities change, so will your roadmap. We'll meet every 1 – 2 weeks in Phase 1 and will be available to you between meetings. You will get a written report with Action Items to follow after each meeting.

Initial Planning Phase (topics and order may be adjusted at your discretion) is made up of 5 meetings with a completion goal of 8 – 12 weeks. After the Initial Planning Phase, we move into Ongoing Planning and Support.

Meeting 1 (schedule 1-2 hours) Getting Organized with eMoney (Michelle)

In Getting Organized, we will have a tutorial on eMoney and answer any questions you have after logging in and doing some work in your portal. To get maximum benefit from this meeting, you should begin to familiarize yourself with eMoney by linking accounts and uploading documents from [this list](#) to your Vault. Michelle will assist you with entering some data to ensure you have a firm understanding on how to use the program. After this meeting, you should feel confident adding data, linking accounts and uploading documents to eMoney.

Meeting 2 (schedule 2 hours) Investment and Retirement Planning (Johanna)

The purpose of this meeting is to discuss Simple Wealth, Inevitable Wealth* and our investment principles. To ensure holdings are appropriate to your goals, we'll discuss:

- Your investment portfolio, both taxable and tax-preferred accounts,
- Real estate you own,
- Savings accounts, and
- Your Investment Policy Statement (or begin work on one).

*All new clients receive a copy of SWIW. *Please finish reading it or the chapter summaries before this meeting.*

Meeting 3 (schedule 2 hours) Cash Flow and Goals (Michelle)

We'll begin with a discussion of your short-term (next 5 years) and long-term (beyond 5 years) goals, along with their estimated costs and related debt.

We'll then move into cash flow and your budget. We'll discuss income, saving, spending and future changes to your situation. We'll review your spending history and discuss your current budget categories. If you are within 10 years of retirement, we'll also discuss your anticipated cost of living after you leave or cut back on work.

Meeting 4 (schedule 1 - 2 hours) Your Choice (Johanna or Michelle)

The purpose of this meeting is to have an in-depth review and discussion of an area that is urgent or of particular interest in your financial plans. Please choose from one of the following:

- Estate Planning (Johanna)
- Philanthropy (Johanna)
- Your Work (Johanna or Michelle)
- Asset Protection (Johanna or Michelle)
- Children/Parents (Johanna or Michelle)

Meeting 5 (schedule 2 hours) Your Initial Plan and "What If?" Scenarios (Johanna or Michelle)

In this meeting, we will review and discuss your initial financial plan. We'll also present alternative scenarios to help you make informed choices from multiple options. We'll look at projected future savings and the probability of reaching your goals given changes in your plan. We can gauge the effect of such factors as:

- Working and saving more or less
- Change in retirement date, hours worked, or employer/career
- Adding large goals, such as going back to school, buying a vacation home, taking sabbatical, etc.
- Disability or death of one or both spouses

Ongoing Financial Planning and Support

After the Initial Planning Phase, you will have an interactive financial plan to follow online in real time along with a road map of recommendations to keep you on track. You will have secure access to your plan and the ability to review and retrieve information from your desktop or mobile device 24/7. We will be available to discuss questions, concerns and potential adjustments to your plan and will be in touch periodically to check in

In your semi-annual strategic update meetings, we will:

- Review your plan and your progress,
- Make revisions for changes in your goals and your current situation, and
- Run scenarios for any upcoming opportunities to help you make tactical financial decisions with full clarity of the effect on your long-term plan.
- Schedule your next meeting [here](#).

Because life doesn't happen on a timetable, we will be available for up to an hour of communication monthly to help you with financial decisions in areas such as:

- Cash flow and budgeting: staying on track, adjustments to your budget, helping you manage changes
- New goals, setting and prioritizing goals, defining short- and long-term
- Change in job or employment status (W2 to IC, moonlighting)
- Discussion of how to achieve short-term goals (paying off student loans, buying a house, wedding/children)
- Estate and legal planning – is it time for a trust? Do you need one? Benefits of lifetime v. post-mortem gifts,
- College funding – what, when, and how
- Your credit report – monitoring, what to look for, how to improve
- Asset protection – insurance and other risk avoidance measures
- Investing and portfolio structures, investment education
- Retirement accounts: Roth or TIRA, maxing out 401k/403b/457, SOLO-401k's
- Tax planning: priorities, finding opportunities in the tax code, making decisions, timing
- Premarital financial counseling
- Debt management and student loans
- Starting a practice/buying into a partnership/adding a partner
- Succession planning – cross-purchase agreements, sale of business, winding down
- Contract review and discussion – tax implications
- Setting up your IC business; employee benefits, choice of entity, bookkeeping, payroll, etc.
- Issues to consider when divorcing
- Support of aging parents
- Long-term care planning
- Early retirement issues
- Post-retirement investing/retirement withdrawal planning
- Post-retirement: what are you retiring to?
- Social Security planning and strategies; breakeven analysis
- Other financial issues specific to you or that interest you



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