

Welcome to Clerestory Advisors! Over the next few months we will be working with you to create a financial plan showing your current financial picture, analysis of this information and our recommendations to help best achieve your goals.

During the client on-boarding process, you can expect to have four meetings that will take us through the initial financial planning process. We plan for meetings to last between 1-1.5 hours and to complete the initial four meetings within 4-6 months. Below, we describe the basics of what you can expect at each meeting. However, we know that every client has unique needs and priorities and our meetings are always flexible to accommodate for this.

After our on-boarding meetings are complete, you can expect to meet with us a minimum of once a year at our annual review meeting. We will determine a good month to schedule annual reviews based on when you complete the on-boarding process and your schedule. We often meet with clients at other points in the year if other needs arise or life transitions occurs, so you should always feel free to reach out to us to schedule a time to talk. You can also expect us to reach out to you with follow up items as well as to check in between annual reviews.

Meeting One

Goal Setting We review your answers to the client goal setting and money history questionnaires and refine an initial set of goals that will help to guide us throughout the financial plan process.

Risk and Investment Overview We discuss your risk tolerance in order to decide on an appropriate portfolio allocation and review the basics of investing along with our approach.

Meeting Two

Financial Picture We complete an overview of what we know of your financial life. We initially review your balance sheet to get a picture of your assets and liabilities. We then review the budget you have developed that we use to help create your savings or distribution plan. We also review your current tax situation and give recommendations around tax savings strategies.

Savings or Distribution Plan We present a look at your current and future cash flow to help create an appropriate savings or distribution plan based on your specific needs.

Education Funding If you have children or grandchildren that you would like to provide college funding for, we review your options and create a plan that will effectively meet your goals.

Meeting 3

Retirement Plan/Long-Term Projection We review the spending and saving assumptions we used to create your initial long-term projection. Our goal is to create a successful projection by helping you prioritize your goals and see the impact through “What If” scenarios.

Investment Plan We provide analysis of your current investment allocation and our recommendations for changes. If you have outside work accounts, we review the available investment options and our recommendations for the best possible allocation.

Meeting Four

Risk Management We review your various insurance policies from property/casualty to life to disability. We assess your current level of coverage and give recommendations on any need to increase, add or alter coverage.

Estate Plan If you already have estate documents, we will review these with you and give feedback on any major areas . If you do not, we will give an overview of the estate planning process, recommendations for your situation and help provide referrals as needed for an estate attorney. We are always willing to attend initial estate planning meetings if you and your lawyer decide that would be helpful.