

Comprehensive Flat Fee Financial Planning Agenda

Financial planning is divided into two stages:

- **Design & Development** is a series of meetings and exercises we'll use to develop a plan reflecting your habits, resources and goals. We will work side-by-side to design an Initial "Foundation Plan" that will serve as your roadmap for making financial decisions. During this stage, we'll be asking you to share a lot of information – facts, figures, documents, and anything that may affect your plan. Plan to commit 15 – 20 hours over the course of five meetings and outside assignments as we are dedicated to learning as much as possible about you and your goals in order to develop an effective Foundation Plan. This phase of planning usually takes 3 – 4 months.
- **Execution** is when all of that time we've been working together really pays off! The value of financial planning lies in the good decisions you will make during Execution in furtherance of your goals. You will have clarity about your money and can now spend and save purposefully. We'll be there to support and guide you as we monitor your progress, answer everyday questions, and keep your "roadmap" updated.

DESIGN & DEVELOPMENT (D&D)

Meeting 1 (schedule 1 hour) Getting Organized "GO" with eMoney (ALL TIERS)

The GO meeting is a tutorial to introduce you to our financial planning software, eMoney. You will have real-time access to your developing plan in eMoney. You will learn how to upload and enter data, how to navigate in your personal portal, and information that will be needed. eMoney will be your hub for ongoing planning and recommendations.

Meeting 2 (schedule 2 hours) Money History & Goals (ALL TIERS)

We spend the first half of this meeting discussing your background and "money history". The second half of the meeting is devoted to mapping out your goals and expected cost so we can determine what steps you will need to take to make them happen. If you are within 10 years of retirement, we will also discuss your anticipated cost of living after you leave or cut back on work.

Meeting 3 (schedule 2 hours) Cash Flow and Investing (ALL TIERS)

Clarity about spending and savings habits are essential to reaching your goals on time. During this meeting, we will review your current cash flow and use it as the basis for your personal working budget. The last half of the meeting is devoted to investment education and reviewing your current investment accounts. We will also review your Investment Policy Statement (IPS) and portfolio recommendations to rebalance your current accounts to reflect your IPS allocation.

Meeting 4 (schedule 2 hours) Rough Draft Review (RDR)

The RDR is an exhaustive review of all the details we have compiled into your plan. In addition to the data review, we can also explore alternate scenarios with the goal of deciding on the plan path you would like to pursue as your Initial Foundation Plan (IFP).

Meeting 5 (schedule 1 hour) Presentation of Initial Foundation Plan

A review of your IFP. We will provide an Executive Summary which we have designed specifically to illustrate Key Performance Indicators requested by our physician clients along with the next steps.

EXECUTION

Execution consists of quarterly meetings to implement your Foundation Plan recommendations and keep your plan current as your resources and goals change. Between meetings, we will monitor your progress on our side of the "mirror" and touch base to advise on other issues as they arise. We encourage you to contact us proactively as you have question or need advice to make decisions. Annually, we'll review what you accomplished in the prior year and make plans for the next year. Execution also includes portfolio rebalancing during the year.