Kardinal Financial

What to Expect

Kardinal
FINANCIAL

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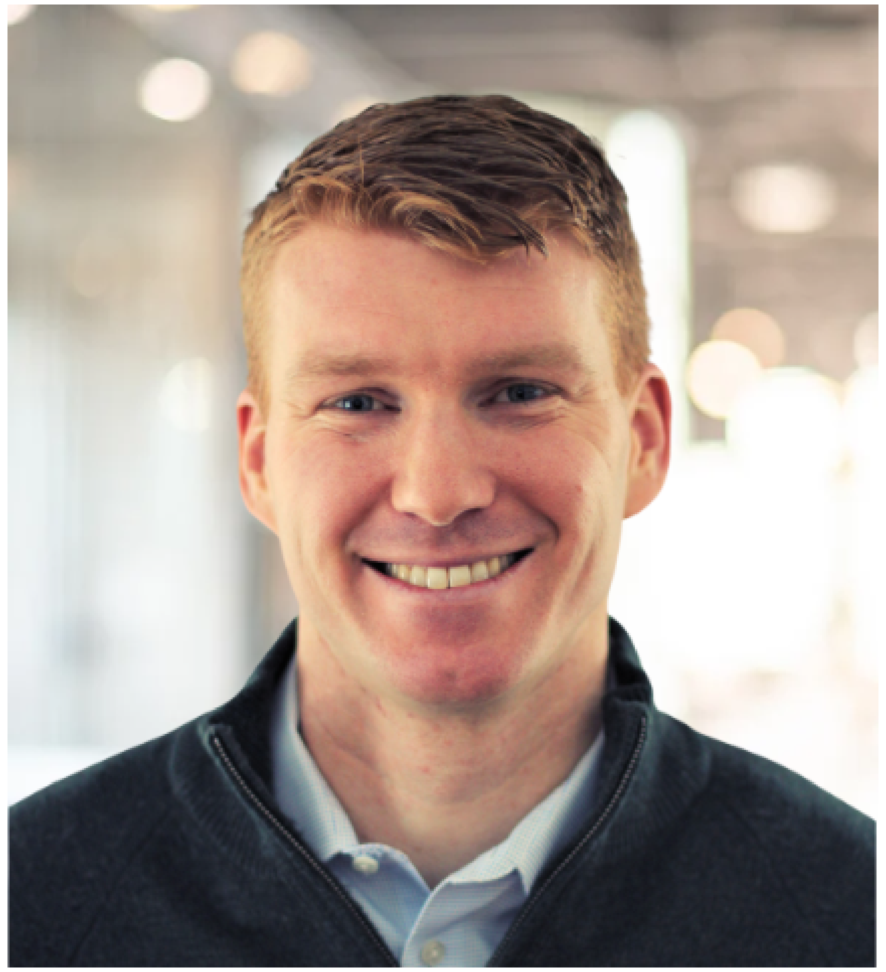

Bryan Minogue CFP®, CFA
Founder & Financial Advisor

EXPERIENCE/CREDENTIALS

- Over 15 years in Wealth Management
- Certified Financial Planner®
- CFA Charterholder
- Before Kardinal Financial:
  - Director of Investment Research & Portfolio Manager at a $2.5 billion firm
  - Portfolio Manager for over 100 households & $330 million assets under management

EDUCATION & OTHER

- Providence College, Class of 2010
  - Finance major, Economics minor
  - Highest GPA in Finance major 2010
  - Full-tuition scholarship
- Providence Men's Soccer
  - Walk-on in 2007, Captain 2010
  - Top-25 D1 Program
  - Big East Institutional Scholar-Athlete
  - Big East All-Tournament Team 2010

WHY KARDINAL FINANCIAL?

- Strive to deliver best-in-class financial planning and investment management for a transparent, flat fee
- Provide conflict-free advice, treating your money and situation like it were my own
- Build what I believe is the future of financial services: Collaboration with clients, forward-thinking technology and investment platforms, transparent and flat fees

PERSONAL

- Family: Maggie, Rose (4), Calvin (2), & Mae (0)
- Home: Madison, WI
- Hometown: Long Island, NY
- Interests/Hobbies: Chasing our kids around (parks, zoo, children's museums, trampoline park), soccer (Manchester United), exercise (Peloton/Kettlebells), reading, playing video games

Your Advisor

Services

Your holistic plan includes, but is not limited to, the following financial services.

Goal Planning

Establish key goals and disciplined processes to achieve them

Cash Flow Planning

Develop a household budget and ensure your income is allocated to what's most important to you

Net Worth Analysis

Review assets and liabilities, make projections, and track your big picture over time

Preparing for Life Changes

Plan for big purchases, career moves, new additions to your family, and more

Retirement Planning

Estimate retirement income needs and implement a plan to build a portfolio to support your lifestyle goals

Education Planning

Estimate education costs and develop a savings and investment strategy to maximize your probability of success

Investment Management

Establish your risk tolerance and implement strategies consistent with your goals and time horizon

Tax Planning

Review your tax situation and identify opportunities to reduce your tax burden

Risk Management

Establish an emergency fund, review beneficiaries, analyze insurance coverages, assess estate planning needs

Stock Compensation

Review RSUs, ISOs, NQSOs to maintain a diversified and tax-efficient strategy

Company Benefit Optimization

Review open enrollment options to optimize your household selections

Debt Management

Assess debts and develop repayment strategies

Engagement Options

Engage in a comprehensive, ongoing financial planning relationship or a one-time project plan.

Option 1:

Comprehensive Relationship

- Proactive, ongoing financial planning
- Investment Management
- Online financial planning and budgeting portal
- 3 Annual Meetings
- Unlimited Support

$7,200-$8,400/yr
(billed monthly)

Option 2:

One-time Project Plan

- Great for do-it-yourselfer's or those looking for a second opinion
- Choose your desired project scope
- From 1-2 topics to a comprehensive one-time plan
- May opt-in to comprehensive relationship

$3,500 - $5,000
Based upon complexity
(1/2 due upfront, 1/2 upon completion)

Comprehensive Overview

INTRODUCTORY MEETINGS (MONTH 1)	Two complimentary meetings to determine fit, gather information, and recommend next steps
THINK ABOUT IT	Take your time to determine whether Kardinal Financial is right for you
ONBOARDING (MONTHS 2-4)	Several meetings to begin implementing your financial plan
TRANSITION	Review progress, outstanding items, and transition to our ongoing relationship schedule
ONGOING RELATIONSHIP (MONTHS 4+)	A regular meeting cadence and proactive communication ensures your plan evolves with you

Onboarding Schedule

Months 2-6

Month 1	Month 2	Months 3-6			
Getting Organized (60 minutes)	**Plan Discovery & Explore Possibilities (90 minutes)**	**Values, Priorities, & Cash Flow**	**Investments & Tax Planning**	**Risk Management**	**Review & Transition**
Gather documents, get established in financial planning portal, review company benefits	Review initial draft of plan, opportunities, and adjustments. Detail implementation meetings and schedule.	Establish statement of purpose, financial priorities, and cash flow expectations	Analyze investment options, develop investment policy statement, tax review and projections	Emergency fund & bank structure, discuss insurances, review beneficiaries and estate plan overview	Review updated plan, outstanding actions items, and transition to ongoing meeting cadence

Ongoing Relationship

Three meetings each year ensure we regularly check-in and review the major components of your plan.

Throughout the year we comprehensively review and update your total picture.

Proactive communication and additional adhoc meetings ensure we can adapt as life evolves.

Meetings

Winter

- Update cash flow expectations
- Review plan overview and calendar year expectations

Spring

- Investment Review and Investment Policy Update
- Tax Return and Projections
- Review Guardrails strategy

Autumn

- Risk Management Framework
- End-of-Year Planning

Behind the Scenes

1st Quarter

- Previous year cash flow review
- Identify RMDs
- Cash flow projections
- Tax preparation letter
- Debt review

2nd Quarter

- Investment allocation review
- 401(k), 529, HSA, and other held-away investment review
- Investment Policy Statement update
- Tax Return Review
- Forward-looking tax projections and opportunities

3rd Quarter

- Emergency fund and banking structure review
- LTC Insurance Review
- Beneficiary Review
- Estate Planning Review
- Pull social security, credit check, and found money reports

4th Quarter

- Revisit year-end tax considerations and opportunities
  - FSAs, RMDs, Roth Conversions, Charitable-giving, retirement and education contributions

Year-Round Services

Additional Meetings as life happens
Collaborative Financial Planning & Budgeting Software
Investment Management
Email Newsletters

One-time Project Overview

INTRODUCTORY MEETING
(30 MINUTES)

Complimentary meeting to determine fit, gather information, and recommend next steps

PROJECT PROPOSAL

Review a detailed proposal of your project scope, plan deliverables, and fees. Adjust as necessary.

GETTING ORGANIZED MEETING
(60 MINUTES)

Gather required financial documents and clarify details for analysis.

ANALYSIS & PLAN CREATION

Kardinal Financial develops your plan with detailed analysis, recommendations, and action items.

PLAN DELIVERY MEETING
(90 MINUTES)

Review your financial plan, discuss action items, and address any follow-up questions.

IMPLEMENTATION REVIEW MEETING
(60 MINUTES)

Follow-up meeting to review additional questions, scenarios, clarification, or implementation.