

Kardinal Financial

What to Expect



Table of Contents

<u>Description</u>	<u>Pages</u>
Your Advisor	3
Services	4
Engagement Options	5
Comprehensive Planning	6-10
One-time Project Plans	11



Bryan Minogue CFP®, CFA
Founder & Financial Advisor

EXPERIENCE/CREDENTIALS

- Over 14 years in Wealth Management
- Director of Investment Research & Portfolio Manager at a \$2.5 billion firm
- Portfolio Manager for over 100 households & \$330 million assets under management
- Responsible for trading and communication
- Certified Financial Planner®
- CFA Charterholder

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?

- Offer best-in-class financial planning and investment management
- Provide conflict-free advice, treating your money and situation like it were my own
- Provide projects and ongoing relationships for a transparent and forward-thinking fee

PERSONAL

- Family: Maggie, Rose (4), Calvin (2), & Mae (0)
- Home: Madison, WI
- Hometown: Long Island, NY
- Interests/Hobbies: Soccer (Man U), exercise (Peloton/Kettlebells), chasing our kids around, reading and/or 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

Preparing for Life Changes

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

Investment Management

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

Stock Compensation

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

Cash Flow Planning

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

Retirement Planning

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

Tax Planning

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

Company Benefit Optimization

Review open enrollment options to optimize your household selections

Net Worth Analysis

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

Education Planning

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

Risk Management

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

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

Accumulators: \$4,200-\$5,400/yr

*Retirees: \$7,200-\$8,400/yr
(billed monthly)*

Option 2: **One-time Project Plan**

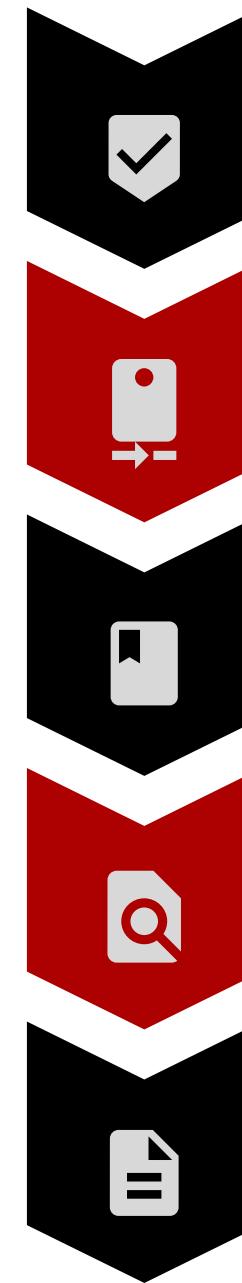
- Great for do-it-yourselfer's or those looking for a second opinion
- Choose your desired project scope
- From 1-2 topics to a comprehensive one-time plan
- May opt-in to comprehensive relationship

\$2,000 - \$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

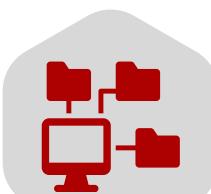


Onboarding Schedule - Accumulator

Months 2-4

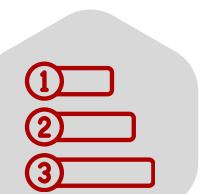
Getting Organized

Gather documents, get established in financial planning portal, review company benefits



Values, Priorities, & Cash Flow

Establish statement of purpose, financial priorities, and cash flow expectations



Risk Management

Emergency fund, life & disability insurance, beneficiaries, and estate planning



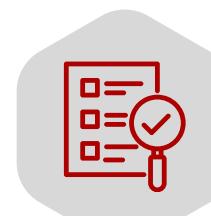
Investments & Tax Planning

Analyze investment options, develop investment policy statement, tax review and projections



Review & Transition

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

Behind the Scenes

Year-Round Services

Winter

- Cash Flow Expectations (Day-to-day expenses, bigger plans, and savings)
- Revisit short-, intermediate-, and long-term priorities

Spring

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

Autumn

- Risk Management Framework
- Open Enrollment Review
- End-of-Year Planning

1st Quarter

- Review pay statements
- Previous year cash flow review
- Cash flow projections
- Tax preparation letter
- Equity compensation review
- 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

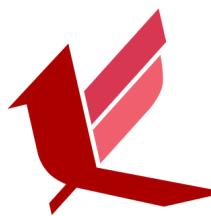
3rd Quarter

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

4th Quarter

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

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

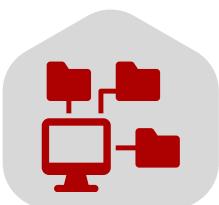


Onboarding Schedule - Retiree

Months 2-4

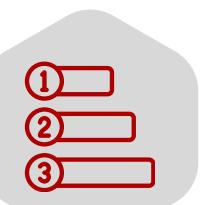
Getting Organized

Gather documents, get established in financial planning & budgeting software, review & adjust plan assumptions



Values, Priorities, & Cash Flow

Establish statement of purpose, financial priorities, and cash flow expectations



Investment & Tax Planning

Present investment recommendations, sign investment policy statement, open investment accounts, transfer assets



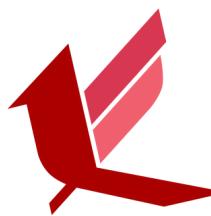
Risk Management

Emergency fund & bank structure, discuss LTC insurance, review beneficiaries and estate plan overview



Review & Transition

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 portfolio withdrawal strategy
- Review Guardrails strategy

Spring

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

Autumn

- Risk Management Framework
- End-of-Year Planning
- Review Guardrails strategy

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

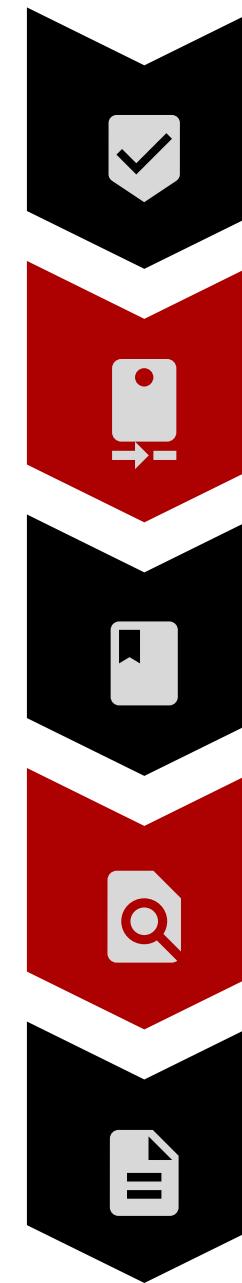
Year-Round Services

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



One-time Project Overview

- INTRODUCTORY MEETING**
(30 MINUTES)
- PROJECT PROPOSAL**
- GETTING ORGANIZED MEETING**
(60 MINUTES)
- ANALYSIS & PLAN CREATION**
- PLAN DELIVERY MEETING**
(90 MINUTES)



- Complimentary meeting to determine fit, gather information, and recommend next steps
- Review a detailed proposal of your project scope, plan deliverables, and fees. Adjust as necessary.
- Gather required financial documents and clarify details for analysis.
- Kardinal Financial develops your plan with detailed analysis, recommendations, and action items.
- Review your financial plan, discuss action items, and address any follow-up questions.