

# Kardinal Financial

*What to Expect*



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**Bryan Minogue CFP<sup>®</sup>, 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<sup>®</sup>
- 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

## 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

*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

*\$2,500 - \$6,000*

*Based upon complexity*

*(1/2 due upfront, 1/2 upon completion)*

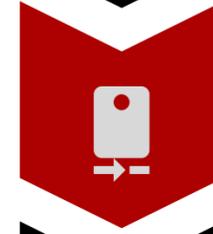


**INTRODUCTORY MEETINGS (MONTH 1)**



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

# Comprehensive Overview

# Onboarding Schedule - Accumulator

Months 2-4

Month 1

## Getting Organized (60 minutes)

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



Month 2

## Plan Discovery & Explore Possibilities (90 minutes)

Review initial draft of plan, opportunities, and adjustments. Detail implementation meetings and schedule.



## Values, Priorities, & Cash Flow

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



Months 3-4

## 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

## Behind the Scenes

## Year-Round Services

## 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

## 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

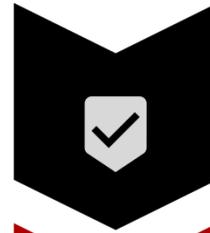
- Revisit year-end tax considerations and opportunities
  - FSAs, RMDs, Roth Conversions, Charitable-giving, retirement and education contributions

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



# One-time Project Overview

**INTRODUCTORY MEETING**  
(30 MINUTES)



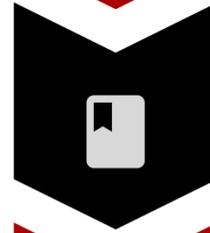
Complimentary meeting to determine fit, gather information, and recommend next steps

**PROJECT PROPOSAL**



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

**GETTING ORGANIZED MEETING**  
(60 MINUTES)



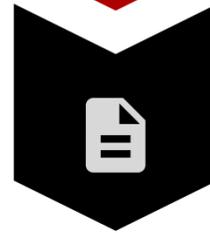
Gather required financial documents and clarify details for analysis.

**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.