WEISS FINANCIAL GROUP

Service Overview

Weiss Financial Group specializes in helping **family oriented professionals organize** and **simplify** their finances and design an **action plan** to optimize their money so they can **live their best financial life.**

Collaborative Planning with On-Going Support

If you feel overwhelmed and want to eliminate your financial anxiety, or you want to proactively plan for your family's financial future, this package is for you!

You will Receive:

- One 2 hour intake session
- Follow up meeting/emails to clarify information
- A comprehensive financial plan
- One session to discuss the plan in detail and create accountability for action
- Email summary of discussion
- Action plan
- Annual plan review/coaching session to support you successfully implementing your plan
- Unlimited e-mail access for questions that may arise

Meetings may be in person or over the phone.

The Financial Plan Components

Your comprehensive plan will address all areas of your financial life. We have listed many, but not all, of the questions that family-focused professionals, often face.

Income Planning

- Do you make enough money to support the things you want to do?
- Do you fall short each month or have money left over?
- Are you planning to switch jobs/careers?
- How are you replacing your income during retirement?

Expense Management

- How do you create a spending strategy that works?
- Do you have enough money in an emergency fund?
- What is the best way to keep track of your spending?
- Will you have to support your parents as they age or continue to provide assistance for your children?

Investments/Education/Retirement

- How do you decide where to allocate investment money each month?
- How are your investments performing?
- Do you regularly rebalance your portfolio?
- What is your investment strategy given your goals?
- When should you start saving for college?
- Should you open and fund a 529 plan?
- How much money do you need when you retire?

Tax Planning

- Are there tax advantages you are missing?
- What is the most tax efficient way to exercise your stock options?

Debt Management

- How do you prioritize your debt payments?
- Do you know your debt ratio?

Employee Benefits

- What benefits make sense to use?
- For the self-employed, what are your options?

Insurance

- How much life insurance do you need?
- Is your current insurance coverage still adequate?
- How much protection do you need?
- Should you have disability insurance?
- Do you need Long Term Care insurance?
- Do you need an umbrella policy?

Estate Planning

- Do you need a will or a trust, or both?
- Have you named a Guardian?
- Have you selected Powers of Attorney?
- Are your beneficiary designations up-to-date and accurate?

Housing

- Is it time to refinance?
- Does it make financial sense to remodel?
- Can you stay in your home during retirement or should you move?
- How much house can you afford?

The Fun Stuff

- How much will you need for the next big vacation?
- Do you have a big celebration you want to pay for?
- What are you doing to enjoy your life?

CLIENT EXPERIENCE

Planning, Collaborating & Coaching for your Family's Financial Success

As a Weiss Financial Group client, you will experience what it feels like to have your own trusted financial advisor ready to help when you have questions.

INTAKE SESSION

- 2-hour meeting
- You bring completed pre-work
- We help set goals, learn your situation, collect documents

PLAN DELIVERY

- 2-hour meeting
- We present Comprehensive Personal Financial Plan
- You leave with Action Plan and copy of your plan posted to client website

EXCLUSIVE MEMBERSHIP PROGRAM

You are now eligible for our Exclusive Membership Program which is only open to people who have completed their Comprehensive Personal Financial Plan engagement.

Strategy Session

If you have 1 or 2 pressing financial concerns (See "The Financial Plan Components") this package is for you!

You will Receive:

- A 60 minute strategy session
- Email summary of discussion
- Action plan

Investment Management

Professionally managed IRA's, 401(k) rollovers, individual, joint and trust accounts.

You will Receive:

- Construction of individualized portfolio
- Implementation of portfolio
- On-going monitoring for rebalance opportunities
- Quarterly statements

Services We Do Not Provide

Since the field of Financial Planning has a variety of types of professionals, we have found it is helpful to outline specifically what we do NOT do as part of our services.

- We do not judge where you have been or what decisions you have made in the past. We focus on the future and what you want out of your life. We create a plan and provide the accountability you need to live your best financial life.
- We do not tell you what you can and cannot purchase. We provide a framework for you to make those decisions in line with your personal goals.
- We do not pick stocks or try to time the market.
- We do not prepare tax returns or provide tax code interpretation. We provide an overall tax strategy and related advice that should be discussed, in detail, with your CPA or Tax Advisor (for tax and accounting services please visit www.weissorrostern.com).
- We do not write wills, prepare trust documents, etc. You will need to consult an estate planning attorney. If needed, we can recommend one for you.

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