



Ongoing Financial Planning: Structure

1. **Free 30-Minute Consultation** to discuss your financial situation and goals. This meeting is all about you, and we'll make sure to explain what you can expect during our financial planning process and answer any questions you may have.
 2. **60-90-Minute Discovery Meeting** during which we gather detailed information about your current financial situation, goals, and concerns in order to develop your financial plan. We share collaborative access to my secure financial planning tool RightCapital to provide real-time access to your financial planning data.
 3. **60-90-Minute Recommendations Meeting** to deliver and discuss your customized financial plan. We'll discuss specific, actionable steps to implement right away along with considerations for future meetings. You can expect to receive the following in your personalized, 15-20-page financial plan:
 - A simple summary of your current net worth, cash flow, goal progress, and action items
 - Recommendations will include, but are not limited to, topics in the table on the following page
 4. **60-Minute Review Meeting** 1-4 times per year, depending on your preference, and as major life events come up. During these discussions, we will revisit your financial plan, make necessary updates, discuss progress towards your goals, and make new recommendations, as needed. Life changes, and so does the market, and we will work together to ensure you are on track towards your long-term goals.
- **A CFP® Professional** you can contact, on-demand, and schedule ad hoc meetings with to answer questions and provide topical advice.
 - **Introduction to specialized experts** in our network in order to address potential needs including: tax planning, estate planning, insurance, etc.





Ongoing Financial Planning: Topics

Saving & Spending	Do you have a budget?	How much should you save?
	How much do you need in an emergency fund?	Are you paying off debt effectively?
	Does your income support your lifestyle?	Are you spending to fulfill your life?
Goals Discussion	What do you value in your life?	What do you want your lifestyle to look like?
	What are your 1, 5, 10, 20+ year goals?	Are you on track to achieving your goals?
	How are you held accountable?	Who is involved in reaching your goals?
Investments	Do you have a strategic investment plan?	Is your portfolio aligned with your values?
	Are you taking on enough risk? Too much?	How do you keep track of all your investments?
	Are your investments performing adequately?	Are you overpaying for your current portfolio?
Employee Benefits	Are you optimizing your benefits through work?	How is your employer retirement plan invested?
	Are you taking advantage of group insurance?	Should you use a Health Savings Account (HSA)?
	Is your health plan optimized to fit your needs?	Are you leveraging deferred compensation?
Retirement	What do you want your retirement to look like?	How much do you need to retire?
	When do you plan on quitting work?	Do you plan to work at all in retirement?
	Are you on track to retire on time?	What should you do now to retire your way?
Insurance & Protection	Do you have adequate insurance coverage?	What kind of policy fits your family's needs?
	Where do you go to buy insurance?	How could a disability affect your job?
	Could you benefit from an umbrella policy?	What roadblocks could derail your long-term plan?
Tax & Estate Planning	Are you saving on taxes in all possible ways?	Are your investments tax-efficient?
	Are you working with a trusted tax advisor?	If/when should you take Roth conversions?
	Do you have a will and power of attorney?	Could you or your family benefit from a trust?
Impact & Charity	How are your investments impacting the world?	Is Socially Responsible Investing important to you?
	How is your portfolio aligned with your values?	Does your portfolio screen out poor ESG companies?
	How important is gifting to you?	Are you donating in a tax-efficient way?

