

Sometimes in life there are the obvious things that need to be taken care of like a flat tire or a sore tooth. In the financial planning world there are the 'obvious' and 'not so obvious' issues that need to be addressed. It's usually the 'not so obvious' issues that can derail a plan that might have good intentions yet lacks execution.

The first step in the process is Discovery. This part of our relationship will never end as life is fluid and we will continue to understand your ever changing needs that require us to plot different waypoints along your journey. Initially we start by creating an inventory of all your financial assets and clarifying how they are owned. We build your comprehensive balance sheet to provide a base line of where you are today. As we gather information we merge the quantitative with the qualitative. Said an easier way, we merge the numbers with what you really want to have happen. This intersection of where your money meets your life is a critical waypoint in the process.

The second step in the process is a meeting to outline our observations and discuss the proposed plan. Our findings will include our specific recommendations, along with an appropriate time table illustrating the steps to implement the plan. The plan will include an Investment Policy Statement, outlining the agreed parameters of the investment advisory portion of our relationship. This meeting will help refine and affirm your desired destination and the waypoints we will use to get there.

The third step in the process, if you decide to move forward is an Implementation Meeting. At that meeting we have you sign the appropriate documents and discuss any other necessary steps to be completed prior to moving forward. We will collectively agree to a communication strategy and timeline that works for you.

The final phase of our process is not final at all and we call it the Relationship Phase. Over the course of our relationship we will learn more about what is truly important to you and your family. We will chart waypoints throughout the year to discuss tactical items such as comprehensive risk management, estate/legacy planning, and family communication among others, always within the context of your overall financial plan.