

BUILDING A BRIGHTER FINANCIAL FUTURE™

Phase One: Create your Financial Blueprint

Advisor Actions / Responsibilities

Financial Planning Sequence

Client Actions / Responsibilities

When you contact us, we'll provide a brief description of our services, philosophies, and methodology and fee structures. We'll direct you to our web site or mail you an introductory packet to help you learn more.

Step 1: Initial Inquiry

You review our introductory materials, or visit our web site to learn more. If our services appear to fit your needs, you contact us to schedule a Step 2 "Get Acquainted Meeting" (The meeting can be done on the phone or in person).

The Get Acquainted Meeting or Teleconference is an opportunity for us to exchange information about your needs and objectives, and further discuss which of our services are right for you. We will also provide an estimated fee quote.

Step 2: Get Acquainted Meeting Or Teleconference

When you decide to engage our services, we will give you a list of additional data or information, which we will need to begin formulating your financial plan. A portion of the total fee is due upon committing to the engagement.

When we receive your information, we begin to review and develop your financial plan. As-needed, we prepare initial reports to discuss at our Step 4 meeting.

Step 3: Data Gathering and Initial Preparation

In step 3, you gather the data requested, and complete your cash flow worksheet and risk tolerance questionnaire. Fax or mail this information to us before our next meeting.

In this interactive meeting we discuss and clarify the information you have provided thus far. We continue to refine your financial goals and objectives.

Step 4: Interactive Goal Setting Meeting Or Teleconference

In this Interactive Goal Setting Meeting, you have another opportunity to clarify your current situation, financial goals and objectives. Come with any additional questions or concerns you may have.

We edit the initial information, and run additional scenarios, if applicable. We then conclude our research and analysis, and produce final reports for your personal financial plan, including observations and recommendations.

Step 5: Analysis and Plan Formulation

As we move into Step 5, you simply schedule a meeting or teleconference 1 to 2 weeks after our Step 4 meeting. The ball is in our court in the interim. Revisit our web site to stay current on the changing world of personal finance and investments.

In Step 6, we present and review your personal financial plan. We discuss all reports and provide you with a written summary of our observations and specific recommendations.

Step 6: Presentation of Your Financial Plan

Congratulations! You will now hold a personalized blueprint, custom designed to meet your financial goals. Full payment of the balance for actual fees incurred is due at the conclusion of the plan presentation meeting.

At the conclusion of your plan presentation, we discuss the pros and cons of each implementation service option, including fee structures (see attached page).

Step 7: Plan Implementation And Follow Up

At this point, you can implement and monitor the plan yourself, or retain us to provide a portion or all of these services for you. Available service options are shown on the attached page.

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Phase Two: Select a Service Option

Plan implementation and follow up depends upon which service option is appropriate for your needs. At the conclusion of your plan presentation, we will discuss the pros and cons of each service option, including fee structures.

Step 7: Plan Implementation and Follow Up

Proper implementation is crucial to reaching your financial goals. Whether you now implement and monitor the plan yourself, or retain us to provide a portion or all of these services for you, we urge prompt action.

Hourly Self-Directed Client Program

- You elect to continue on an as-needed basis.
- You call whenever you wish to initiate services (for instance: market conditions change or you have a major life change). Fees are hourly based on time spent working with or for you.
- The ball is always in your court.

Hourly Continuing Client Program

- You elect to continue on a regularly scheduled, ongoing basis. Fees for all services are on an hourly basis depending on time spent working with or for you.
- We are pro-active in reminding you to schedule periodic reviews (check-up). Many clients like to come in for an update review every 6 to 12 months.
- Once we remind you that you are due for a review, you are responsible for calling to set it up.
- We meet at these set intervals to review and monitor your plan and/or investment portfolio and make adjustments as needed.
- You may wish to call us at other times. We encourage you to call whenever you have a change in your personal circumstances, when there is a change in the marketplace, or when you think a more frequent consultation would be beneficial.
- We assist you in setting up your accounts and implementing your financial plan, if you wish.
- The ball is most always in your court.

Ongoing Retainer Client Program

- You elect to engage our services on an on-going, retainer basis.
- The retainer fee is an annual fee fixed in advance based on the complexity of the ongoing tasks.
- A retainer engagement is appropriate for clients who wish to transfer some of the implementation and monitoring of their investment portfolio.
- We will perform implementation for you, or provide assistance as-needed in cases where we cannot implement for you (such as with employer savings plans).
- We agree upon type of ongoing services desired, and frequency of meetings. The most common review frequency is semi-annually.
- We contact you to set up all reviews.
- In addition to the periodic reviews, the retainer includes a specific amount of time for additional advice and consultation that may be needed throughout the year.
- The ball is in our court. We maintain a high level of reporting and communication with you.