
# OUR TAKE ON FINANCIAL PLANNING

## Why do our clients choose us?

### We are fiduciaries.

We act as stewards of your wealth. As fiduciaries, committed to your interests. Our compensation structure ensures no conflicts of interest, aligning with our dedication to you.

### We focus on what matters most.

Longevity and inflation are key risks for retirees. Our goal is to craft a plan that sustains your lifestyle with a growing income throughout your multi-decade retirement, addressing these risks head-on.

### Our straight forward fee.

You should know what you are paying for and the value it provides. Financial Plan fees range from $750 to $5,000, based on your needs and financial complexity, backed by a satisfaction guarantee. Our investment management fee is a flat 1%, transparent with no hidden costs or commissions.

### We do our own analysis.

We use straightforward, accessible tools. Unlike complex software, our in-house Excel-based tools are simple and actionable. You can manipulate and understand them, ensuring your financial confidence with anytime access.

## What does the process look like?

### Discovery Call

This introductory call is like a first date. Its purpose is to get to know each other and see if we're a good fit. You don't need to prepare anything or make any commitments.

### Proposal & Offer Call

If we decide it's a good fit, our team will create a proposal outlining the scope and price of your financial plan. After you've had time to think, we'll schedule an offer call to answer any questions before starting.

### Crafting your Plan

When you're ready to proceed, we'll begin working on your plan. Once you provide the necessary documents, we'll identify gaps, opportunities, and address all your goals in your customized plan.

### Presenting your Plan

We'll meet again to present your plan, including recommendations for improvement. We'll walk you through your Net Worth Statement, Income Statement, Benchmark Analysis, Retirement Analysis, and 30-year Cash Flow Projections, all modeled in Excel.

### Implementation

After reviewing our recommendations, you can choose to proceed independently or partner with us. We offer a long-term, goal-focused investment journey, prioritizing patience, transparency, and communication for your financial peace of mind as you reach milestones and support loved ones.

## What will I get out of the financial plan?

We provide you with four specific deliverables, all hand-crafted in Microsoft Excel. In our experience, many financial planners rely on a black-box software that is neither accessible, or easily understandable to clients. We use Excel because it's transparent, concise, and it's what people are familiar with.

### 1. Net Worth & Income Statements

We create a Net Worth statement to understand your assets and liabilities, and an income statement to show all income sources. These sheets form the foundation of your plan.

### 2. Benchmark Analysis

Using the CFP® Board's Three-Panel approach, we analyze your risk management, short-term savings and goals, and long-term savings and goals, comparing them to recommended benchmarks.

### 3. Retirement Analysis

We assess your current age, desired retirement year, income, savings, and the present value of your retirement savings to determine the investment return needed for a fully funded retirement.

### 4. 30-Year Cash Flow Projections

We project the growth of your assets, income, account distributions, and expenses over the next 30 years, identifying Roth Conversion opportunities and planning income sources for retirement.