



Your Money & Your Life

Seven Steps to Success

BUILDING A BRIGHTER FINANCIAL FUTURE™

Create your Financial Blueprint

Advisor Actions / Responsibilities	Financial Planning Sequence	Client Actions / Responsibilities
<p>When you contact me, I'll provide a brief description of my services, philosophies, methodology and fee structures. I'll direct you to my web site or mail you an introductory packet to help you learn more.</p>	<p>Step 1: Initial Inquiry</p>	<p>If my services appear to fit your needs, I'll schedule a "Get Acquainted Meeting" (can be done on the phone or in person). You can review my introductory materials then contact me for Step 2.</p>
<p>The Get Acquainted Meeting or Teleconference is an opportunity for us to exchange information about your needs and objectives, and further discuss which of my services are right for you. I will also provide an estimated fee quote.</p>	<p>Step 2: Get Acquainted Meeting or Teleconference</p>	<p>When you decide to engage my services, I will give you a list of additional data or information which I will need to begin formulating your financial plan. One-half of the estimated total fee is due at the time of this engagement.</p>
<p>When I receive your information, I begin to review and develop your financial plan. I prepare initial reports to discuss at our Step 4 meeting.</p>	<p>Step 3: Data Gathering and Initial Preparation</p>	<p>In Step 3, you gather the data requested, and complete your cash flow worksheet and risk tolerance questionnaire. You may fax or mail this information to me before our next meeting. Upon receipt of it, we will schedule our Step 4 meeting.</p>
<p>In this interactive meeting, if you and I agree it is necessary, we discuss and clarify the information you have provided thus far. We continue to refine your financial goals and objectives.</p>	<p>Step 4: Interactive Goal Setting Meeting or Teleconference</p>	<p>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.</p>
<p>I edit the initial information as needed and run additional scenarios if applicable. I conclude my research and analysis, and produce final reports for your personal financial plan. I add my observations and recommendations to the plan.</p>	<p>Step 5: Analysis and Plan Formulation</p>	<p>As we move into Step 5, you simply schedule a meeting or teleconference 1 or 2 weeks after my Step 4 meeting. The ball is in my court in the interim.</p>
<p>In Step 6, I present and review your personal financial plan. I discuss all reports and provide you with a written summary of my observations and specific recommendations.</p>	<p>Step 6: Presentation of Your Financial Plan</p>	<p>Congratulations! At this point, you will 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 your plan presentation meeting.</p>
<p>If you need and desire my help with plan implementation and follow up, at the conclusion of Step 6 we will discuss what might be an appropriate ongoing plan for you. I recommend periodic update meetings and reviews.</p>	<p>Step 7: Plan Implementation and Follow Up</p>	<p>Proper implementation is crucial to reaching your financial goals. Whether you implement now and monitor the plan yourself, or engage me to provide a portion or all of these services for you, I urge prompt action.</p>