

Our “As-Needed” “Hourly” Service

This program is for clients who would like us to address their financial goals and concerns but are willing to handle the implementation of our recommendations themselves. Phone support will be available for a period of sixty days commencing with the Presentation meeting. During this period, we will answer your questions as you implement your plan.

A Typical Engagement

Initial Inquiry– When you contact us, we’ll provide a brief description of our services, philosophies, methodology and fee structures. We’ll direct you to our web site or mail you an introductory packet to help you learn more. If our services appear to fit your needs, we’ll schedule a Get Acquainted meeting.

Before the G/A Meeting– Clients are asked to complete a Confidential Questionnaire and a Planning Goals Questionnaire.

Get Acquainted Meeting– This session 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’ll provide an estimated fee quote. We will also give you a list of additional data we will need to begin formulating your financial plan.

Data Gathering– When you decide to engage our services, you may fax, mail or drop off the additional data that we requested at the G/A Meeting. One half of the estimated total fee or \$500, which ever is less, is due at this time. After we receive your information, we begin to review and develop your financial plan on a “first-come, first-served” basis.

Interactive Goal Setting and Data Verification- In this step, we analyze the information you have provided thus far. We may contact you by phone, fax, email, regular mail or ask you to come in for a meeting to clarify some of the data.

Analysis and Plan Formulation– We edit the initial information, as needed, and run additional scenarios, if applicable. We then conclude our research and analysis, and produce final reports for your personal financial plan, adding our observations and recommendations. We will call you to schedule a meeting for the presentation of your plan.

Presentation Meeting– We present and review your personal financial plan with you. We discuss all reports and provide you with a written summary of our observations and specific recommendations. 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 our plan presentation meeting.

Plan Implementation and Follow-up– Proper implementation is crucial to reaching your financial goals. Whether you now implement and monitor the plan yourself, or contract with us to assist you, we urge prompt action. At the conclusion of our engagement,

- You elect to continue on an as-needed basis. There is no obligation to engage us further.
- You call whenever you wish to initiate services (for instance, market conditions or circumstances within your life change).
- If you wish, we can be proactive in reminding you to schedule periodic reviews. Many clients like to come in for "6 month check-ups" or "annual update visits".
- Once we remind you that you are due for a review, you are responsible for calling us to set it up.
- The ball is always in your court.

This process is illustrated in the Seven Steps Flowchart.

FEE:

The fee is based upon the complexity of the client's situation.

Typical Fee Range:

\$1,000 to \$4,000 for comprehensive planning;

\$500 to \$1,000 for guidance and advice on specific issues (not a detailed financial plan, e.g., portfolio review and recommendations, educational funding, etc.)

Duration of the Engagement:

Typically this engagement will last between 1 to 3 months but this largely depends on how quickly the client delivers the additional data that is requested during the G/A Meeting and Data Verification steps.