

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: Community Outreach Or Initial Inquiry

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

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. One-half of the estimated total fee is due at the time of this engagement.

When we receive your information, we begin to review and develop your financial plan. 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. You may fax or mail this information to us before our next meeting. Once received, we'll schedule a Step 4 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, as needed, and run additional scenarios, if applicable. We then conclude our research and analysis, and produce final reports for your personal financial plan. We also add our observations and recommendations to the plan.

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! 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 depends upon which service option is appropriate for your needs. At the conclusion of your plan presentation, we discuss the pros and cons of each service option, including fee structures (see attached page).

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 (please see Service Option 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).
- The ball is always in your court.
- We are available on a first-come, first-served basis.

Hourly Continuing Client Program

- You elect to continue on a regularly scheduled, ongoing basis.
- We are pro-active in reminding you to schedule periodic reviews. Many clients like to come in for an update visit every 6 months.
- Once we remind you that you are due for a review, you are responsible for calling us 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.
- You receive a password and have access to information posted on the Clients Only portion of our web site. If applicable, you may also access your investment accounts online.
- The ball is most always in your court.

Ongoing Retainer Client Program

- You elect to engage our services on an on-going, retainer basis.
- Retainer fee is based on a percentage of assets under management and may be adjusted based on the complexity of your unique situation.
- A retainer engagement is appropriate for clients who wish to transfer the supervision and monitoring of their investment portfolio;
- We will perform all implementation for you.
- We agree upon frequency of meetings, frequency and type of reporting and services desired.
- Common review frequency is quarterly or semi-annually, however, you may call at any time for advice and consultation;
- We call you to set up all reviews.
- You receive a password and have access to information posted on the Clients Only portion of our web site.
- If applicable, you may also view and access your investment accounts online.
- You receive preference regarding scheduling and availability over clients who contact us on an as-needed basis.
- The ball is in our court, period. We maintain a high level of reporting and communication with you.