Comprehensive

Financial Planning

GOALS

Financial planning clients are ready to clarify, simplify, and organize their financial lives. They see value in partnering with an experienced team to take a holistic approach to defining and prioritizing goals, analyzing options, making informed decisions, and implementing a personalized roadmap. Planning clients have hired us as their personal financial consultants.

Planning clients want quantitative answers to financial questions in seeking to increase their financial independence and confidence. Once we have implemented a plan mindful of goals, values, time horizon, and tolerance for volatility, clients will understand the probability of their plan's success based on a comprehensive statistical model.

Planning clients partner with us on an ongoing basis to access our knowledge, stay informed and adjust their plan as their lives, financial laws, and markets evolve.

SERVICES

For planning clients, we design and implement an integrated financial plan covering selected aspects of their financial positions, which can include:

- Current Financial Position
- Risk Management
- Wealth Accumulation & Management
- Financial Independence (Retirement)
- Tax planning
- Wealth Preservation & Transfer
  (estate planning strategies)

PRICING

There is no investment or net worth minimum for financial planning services.

We are retained by clients through an annual agreement that covers a customized review of financial position, goals/needs, specific recommendations, and access to an online account aggregation dashboard. This engagement covers all meetings and phone calls. We price our financial planning services in a range from $3,500-$20,000/year depending on situation and complexity.

Areas Included in Your Plan...

Several financial disciplines are included in your plan for a true comprehensive analysis...

Current Financial Position

Analyze cash flow and current assets and liabilities that make up your net worth.

Risk Management

Assess your financial position in the event of your premature death, disability, or need for long-term care.

Wealth Accumulation & Management

Design an appropriate investment plan to pursue your vision, goals, and objectives.

Financial Independence (Retirement)

Ensure the availability of adequate retirement income over your lifetime.

Tax Planning

Identify and utilize tax-conscious investment strategies appropriate for your financial situation.

Wealth Accumulation & Transfer (Estate Planning Strategies)

Assess your plan to pass on your assets, estate tax liability, and inheritance taxes.

Caring Approach & Empowering Results