



Financial planning covers many of life’s financial questions: how should I invest my life’s savings, will I have enough money for retirement, how much can I help my children or grandchildren with college, how do I lower my taxes, how much insurance should I have in case of death, disability, or age related difficulties, how can I provide for my family or charity after I am gone, etc. We perform planning for you in two different formats: hourly planning and full financial planning.

Hourly: If you have one or two specific issues you want resolved, you will probably want to utilize this option. We review your goals and needs then build tailored recommendations with a specific “to-do” list for you. Then you can implement the recommendations that you want. Our hourly fee is \$150 per hour.

Full Financial Plan: If you have several issues, never done any planning, or have a complex situation, you should think about a full financial plan. With a full financial plan, we look at everything financial. Our goal is to not only find ways to better utilize your money, but to simplify your life. We use our *Retirement Made Simple* process to answer your financial questions, reduce and organize your financial paperwork, and automate your bill paying/investment activities.

Our investment management process looks at your goals, the amount of money needed to achieve them, and how investment losses affect you. We then create a diversified portfolio that aims to meet your goals and let you sleep soundly at night. You will receive simplified reports from us that show you exactly how much money you earned after all fees.

	Hourly Financial Planning	Full Financial Plan	Investment Management	Full Plan + Invest. Mgmt
Specific advice in all areas of personal finance	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Tailored, specific recommendations with To-Do checklist	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Participate in our <i>Retirement Made Simple</i> process	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>		<input checked="" type="checkbox"/>
Risk Tolerance Assessment		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Engagement not limited by time		<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Written Investment Policy Statement			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Individually tailored portfolio			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Implementation of investment recommendations			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Continuous supervision of investments			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Simplified reporting showing bottom line returns			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Online access to accounts and performance reports			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Easy to use tax report for tax preparation			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Annual investment review			<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
Online aggregation of all accounts and financial documents				<input checked="" type="checkbox"/>
<i>Retirement Made Simple</i> Paperwork organization system				<input checked="" type="checkbox"/>
Ongoing planning meetings throughtout year				<input checked="" type="checkbox"/>
Remove burden of implementing planning recommendations				<input checked="" type="checkbox"/>
Work with other specialists as a team to implement plan				<input checked="" type="checkbox"/>
Set up meetings/perform all follow up with other pros				<input checked="" type="checkbox"/>
Review all insurance/legal/tax documents for proper use				<input checked="" type="checkbox"/>
Car Buying assistance				<input checked="" type="checkbox"/>