

Appointment 1	Initial Consultation/ Introductory Meeting	1 to 2 Hours
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1. No charge if you do not wish to engage in our services.
2. Discuss and clarify your goals and concerns.
3. Determine how you would benefit from financial planning.
4. Determine if we want to work together.
5. Review list of documents and information needed to do financial planning.
6. Determine the appropriate level of financial planning and the fee.
7. Answer any questions you have about any of your financial matters.

Appointment 2	Data Gathering Session 2 to 6 weeks from Appointment 1	2 to 3 Hours
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1. We will go over together the documents and information needed to complete your financial plan.
2. Your current financial strengths and weaknesses will be analyzed by your advisor and staff.
3. We will coordinate cash flow, tax, investment, business, retirement, debt, insurance, and estate planning with your personal objectives, preferences and financial resources.
4. We will begin to develop a comprehensive, integrated financial plan.

Appointment 3	Strategy Session 2 to 6 weeks from Appointment 2	2 to 3 Hours
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1. Discuss preliminary schedules.
2. Confirm personal information, assets, liabilities, and cash flow calculations.
3. Make necessary adjustments to numbers in analysis.
4. Review strong points and areas for improvement.
5. Discuss options, considerations, and strategies to meet your goals and objectives.
6. Confirm cash flow, cash reserves, and protection needs.
7. Review current asset mix and proposed investment allocation.

Appointment 4 & 5 (if needed)	Plan Presentation 2 to 6 weeks from Appointment 3	2 to 3 Hours
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1. Review financial plan and answer questions.
2. Review financial goals and objectives.
3. Discuss recommendations and options.
4. Set implementation schedule.

Review Appointments	Review Sessions	2 to 3 Hours
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1. Reviews are monthly, quarterly, semi-annually, annually, or whenever circumstances change.
2. Provide on-going follow-up service.
3. Review Quarterly Statements and Quarterly Financial Update Report.
4. Monitor and adjust plan when client's needs, goals and objectives, or resources change.
5. Monitor and adjust plan when suitable new services and products are developed.
6. Monitor and adjust plan as dictated by changing economic conditions.
7. Monitor and adjust plan when laws relating to client's needs, goals and objectives, products or services change.
8. Complete financial review for ongoing fee clients.