

OUR SECURE PROCESS



S E C U R E

STEP 1: START THE CONVERSATION



The fiduciary relationship between our clients and our team is foundational to the success of our journey together. We believe that it is critical to have an honest discussion to discern if there is the right fit so that we can serve our client's needs in an efficient and effective manner. It is difficult to act in our client's best interest if we do not personally connect with each individual as a unique person with a specific set of circumstances. Trust is earned over time, but it begins with open, transparent communication.

STEP 2: ESTABLISH NEEDS, WANTS, & DREAMS



Once we've agreed to begin the journey together, we encourage our clients to spend some personal time assessing what the current needs are that must be met immediately, the goals that they want to strive for in the future, and dare to dream about what might seem impossible. This step is crucial to our team gaining perspective into our client's priorities and how we can best tailor our service model to increase the probability of success.

STEP 3: CONSIDER CURRENT CIRCUMSTANCES



We believe in coaching our clients to approach their personal business like a business. It is impossible to chart a unique course to the intended destination unless you know where you currently are in your journey. At this stage, clients provide us with detailed information regarding all assets, liabilities, social security, pensions, part-time employment, inheritance, insurance, estate planning documents, taxes, etc. The more detailed the information we are able to obtain, the more detailed our advice.

STEP 4: UNCOVER OPPORTUNITIES



The last two steps required a little heavy lifting by our clients, but it is worth it! Now it is our turn to construct the tailored financial plan and analyze as many potential routes to success as possible. We bring in the appropriate professionals from our team to collaborate with our planning team so that the best available solution can be identified.

STEP 5: RESOLVE TO ACT



Once the plan is complete and the recommendations are prepared, we present the personalized financial plan to our clients while providing education during the process. It is our fiduciary obligation to make every effort to clearly articulate what the plan is revealing, the recommendations, and how we plan to implement those recommendations. It is our commitment that our clients understand what is being done, why a particular course of action was chosen, and how we are compensated for the services we provide.

STEP 6: EXPECT CHANGE



There are few constants in this life, but change is definitely one. It is vital that our financial planning clients meet with us in person or virtually no less than annually. Most of our clients meet with us semi-annually and there are times when even more frequent engagement is necessary. Our clients and our team are expected to hold each other accountable to do what we say we will do which includes faithfully attending review meetings so that we can access the current environment and discern if any adjustments to our course are necessary.

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