Setting up a New Relationship with Tom or Brian

Initial phone conversation & introductory meeting

Proposal letter from PFPG

Decide to work together, sign agreement

First meeting: discuss financial picture, share info & identify initial steps

Financial Planning Areas Addressed with Your Planner

Investments

- Establish risk tolerance
- Create investment strategy
- Provide portfolio reports and analysis
 - Deliver investment advice

Retirement

- Review employer benefits and social security options
- Advise on funding & withdrawal strategies
 - Create retirement timeline

Taxation

- Review tax returns
- Advise on tax-advantaged investments
 - Develop tax-saving strategies
 - Provide capital gains and losses reports

Goals & Objectives

- Discuss short and long term financial and personal goals
 - Establish benchmarks for measuring progress

Circle back to planning areas as needs and life circumstances change

Cash Flow

- Review current saving and spending
- Create balance sheet of assets and debts
 - Advise on improved use of cash resources

Estate Planning

- Review existing will or estate plan
- Discuss and develop strategies
- Work with attorneys to refine documents
 - Coordinate implementation of plan including beneficiary designations

Insurance

- Review current policies
- Identify and examine areas of risk
 - Evaluate suitability and cost