BUILDING A BRIGHTER FINANCIAL FUTURE ™

Phase One: Create your Financial Blueprint

Advisor Actions / Responsibilities	Financial Planning Sequence	Client Actions / Responsibilities
When you contact us, we'll provide a brief description of our services, philosophies, and methodology and fee structures. We'll direct you to our web site or mail you an introductory packet to help you learn more.	**Step 1: Initial Inquiry**	You review our introductory materials, or visit our web site to learn more. If our services appear to fit your needs, you contact us to schedule a Step 2 "Get Acquainted Meeting" (The meeting can be done on the phone or in person).
The Get Acquainted Meeting or Teleconference is an opportunity for us to exchange information about your needs and objectives, and further discuss which of our services are right for you. We will also provide an estimated fee quote.	**Step 2: Get Acquainted Meeting Or Teleconference**	When you decide to engage our services, we will give you a list of additional data or information, which we will need to begin formulating your financial plan. A portion of the total fee is due upon committing to the engagement.
When we receive your information, we begin to review and develop your financial plan. We prepare initial reports to discuss at our Step 4 meeting.	**Step 3: Data Gathering and Initial Preparation**	In step 3, you gather the data requested, and complete your cash flow worksheet and risk tolerance questionnaire. Fax or mail this information to us before our next meeting.
In this interactive meeting we discuss and clarify the information you have provided thus far. We continue to refine your financial goals and objectives.	**Step 4: Interactive Goal Setting Meeting Or Teleconference**	In this Interactive Goal Setting Meeting, you have another opportunity to clarify your current situation, financial goals and objectives. Come with any additional questions or concerns you may have.
We edit the initial information, as needed, and run additional scenarios, if applicable. We then conclude our research and analysis, and produce final reports for your personal financial plan, including observations and recommendations.	**Step 5: Analysis and Plan Formulation**	As we move into Step 5, you simply schedule a meeting or teleconference 1 to 2 weeks after our Step 4 meeting. The ball is in our court in the interim. Revisit our web site to stay current on the changing world of personal finance and investments.
In Step 6, we present and review your personal financial plan. We discuss all reports and provide you with a written summary of our observations and specific recommendations.	**Step 6: Presentation of Your Financial Plan**	Congratulations! At this point you will hold a personalized blueprint, custom designed to meet your financial goals. Full payment of the balance for actual fees incurred is due at the conclusion of the plan presentation meeting.
If you need and desire our help with plan implementation and follow up, at the conclusion of Step 6 we will discuss what might be an appropriate ongoing plan with you. Periodic update meetings and reviews are also recommended	**Step 7: Plan Implementation And Follow Up**	Proper implementation is crucial to reaching your financial goals. Whether you now implement and monitor the plan yourself, or engage us to provide a portion or all of these services we urge prompt action.

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