



## GOALS

- ✓ Showcase the best future scenarios discovered through modeling.
- ✓ Shortlist those scenarios that best meet client goals and timeline.
- ✓ Over 1-3 sessions, refine scenarios down into a best-case option.
- ✓ Co-create a financial action plan to make that future scenario a reality.

## HOW TO PREPARE

Clients tend to have a lot of anticipation for the Planning phase after several weeks of collecting documents and waiting for modeling to be completed.

Keep an open mind as you walk into your first financial planning session. Your best path forward may look different than you expected. Consider the following:

- If you have to choose between different goals, which would you prioritize?
- What kinds of future scenarios most excite you? Which would be disappointing?
- Look at our Financial Planning “How to Guide” in prep to better follow the conversation.

## DURING YOUR SESSION

Every client is different, but sessions tend to follow this order:

Session 1 - Discuss the pros and cons of your possible future scenarios and select one or more to refine based on the evolving awareness of your needs.

Session 2 - Review and discuss the refined, top choice scenario, diving into the details of what actions will need to be taken and when.

Session 3 - We formalize your Financial Plan into a packet that we review together, solidifying your understanding of those actions you will need to take over time to achieve your goals.

Things to remember:

- The total number of sessions is dependent on the complexity of your situation. Some people just need a slight nudge while others have tough decisions to make.

- The first financial planning session can feel like a lot of information and numbers. Don't worry - we'll never rush you and are happy to take extra time to explain details.
- Be prepared to adjust your goals and timeline based on what you see modeled out. We will help you prioritize based on your needs and wants.
- Some financial goals require radical intervention - others just a slight adjustment to what you're already doing. Either way, we always keep scenarios realistic and achievable.
- A big part of modeling involves identifying untapped funds. We'll locate these opportunities and help you redirect them toward your goals.
- Occasionally, we'll need to consider several equally likely future scenarios. In these cases we'll prepare your plan for all eventualities, so that no matter what happens, you'll know what to do.

## BETWEEN & AFTER SESSIONS

We schedule your 3 Financial Planning sessions about 3-4 weeks apart. This gives you time to absorb the information, consider your options, and make well-thought-out decisions.

At the end of planning, we will provide you with:

- A printed, bound financial plan outlining details on what to do and when to do it over the long-term.
- A list of immediate to-dos that will get you moving in the right direction.