

**Holistic Financial Well Being acts on the belief that the client is best served when the various aspects of the client's plan work in concert to carry out the client's intentions.**

### ***Holistic Financial Well Being***

Holistic Financial well being is the process of pursuing your life goals through the proper management of your resources.

The process involves gathering relevant financial information, setting life goals, examining your current resources and developing a plan for you to work toward your goals given your current situation and plans for the future.

Holistic Financial planning provides direction and meaning to your life. It allows you to understand how a financial decision you make affects other areas of your life. By viewing each financial decision as part of a whole, you can consider its short and long-term effects on your life goals. You can also adapt more easily to life changes and feel more secure that your goals are on track.

We take the "big picture" view of your financial situation and create recommendations that are right for you.

### ***Our Process:***

#### **1. Establishing and defining the client-advisor relationship.**

We clearly explain and document the services to be provided to you and define both your and our responsibilities. We explain fully how we will be paid. We work with you to agree on the scope of our professional relationship and on how decisions will be made.

#### **2. Gathering client data, including goals.**

We will ask for information about your financial situation. We will work together to mutually define your personal and financial goals, understand your time frame for results and discuss, how you feel about risk. We will gather all the necessary documents and critical information before giving you the advice you need.

#### **3. Analyzing and evaluating your financial status.**

We will analyze your information to assess your current situation and determine what you must do to meet your goals. Depending on what services you have requested, we may include analysis of your assets, liabilities and cash flow, current insurance coverage, investments, tax strategies, and estate plans.

#### **4. Developing and presenting financial recommendations and/or alternatives.**

We offer recommendations to address your goals, based on the information you provide. We review the recommendations with you to assist you make informed decisions. We listen to your feedback and revise the recommendations as appropriate.

#### **5. Implementation**

We agree on how the recommendations will be carried out. Where necessary, we will coordinate the process with other trusted professionals in our office such as attorneys and/or accountants.

#### **6. Monitoring**

We will continue to monitor your progress towards your goals. We will meet periodically, review your situation, and adjust advice and recommendations, as your life changes.

- Portfolio and Net Worth Analysis • Spending Plan • Mortgage Review and Analysis • Education Planning • Retirement Analysis/Financial Independence Planning • Estate Planning • Pension, Annuity, and Rollover Planning • Investment Implementation • Insurance Analysis: Long-Term Care and Life Insurance • Tax Planning from onsite CPA • Coaching on Financial Habits • Financial and Life Goal Setting • Small Business Consulting • As-Needed Advice