

## MORE THAN JUST THE NUMBERS

We believe that managing a portfolio is only one aspect of financial planning. Our process is designed to go beyond the balance sheet. From our first conversation through our ongoing relationship, we focus on understanding what matters most to you and your family. Providing guidance and support as you navigate life's financial decisions and transitions.

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### The Discovery Meeting

*No cost. No obligation. Getting to know you.*

This is where we get to know who you are beyond the numbers. We want to understand your concerns, your goals, your fears, and what excites you about the future. Do you want to leave a legacy? What keeps you up at night? This meeting is just as much about you getting to know us as it is about us seeing if we are the right fit to help you.

*Our Goal: To ensure you feel heard, understood, and comfortable before we ever look at a statement.*

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### The Financial Analysis

*Showing you the path forward.*

In our second meeting, we review where you stand today and discuss how your current financial trajectory may affect future outcomes. We then identify potential planning opportunities, discuss areas that may warrant attention, and explain how our services may help address those considerations. At the end of the meeting, you can choose to move forward with full asset management, engage us for wealth coaching, or simply leave with a better understanding of your plan.

*Our Goal: To provide total clarity and actionable value before you ever make a commitment.*

★ SERVICE  
EXCELLENCE

👉 HONESTY &  
INTEGRITY

🌱 MEANINGFUL  
WEALTH GUIDANCE

🛡️ HIGH STANDARDS  
& COLLABORATION

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## Planning & Recommendations

*Helping to build confidence and taking action — One step at a time.*

This is where we present our recommendations to fix, improve, and implement your plan. We understand there can be a lot to digest, so we prioritize what is most urgent to address first. Because there is so much involved in creating and implementing a comprehensive plan, we intentionally slow things down — working through one or two items at a time so you fully understand what we are doing and why, without feeling overwhelmed. These planning and implementation meetings may span multiple appointments. We also know that consolidating accounts is a significant amount of work, and we do not want our clients to do that alone. We walk through every step of the process with you — including calling companies directly — to make sure everything is done correctly and done together.

*Our Goal: To ensure you feel completely confident and comfortable before any action is taken.*

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## Ongoing Support & "Life Happens" Maintenance

*We are always working in the background.*

Once your plan is built, our work is just beginning. We meet 1–2 times a year to review your progress, but we are constantly working behind the scenes on tax strategies, investment reallocation, and monitoring. Because we are proactive, you do not have to worry about changes in legislation — our team continuously monitors what is happening, and if something changes that affects your plan, we will be reaching out to you. Most importantly, when life happens — a death, divorce, job change, or inheritance — we want to be your first call. Don't rely on well-intentioned friends or coworkers; call the team that knows your entire plan.

*Our Goal: To be your trusted thinking partner through every season of life.*

### THE LEGACY BINDER & DIGITAL VAULT

A physical binder of your most important documents plus secure digital storage through Generational Vault — so your beneficiaries have everything they need in one place and always know how to reach us.

### OUR PLANNING PHILOSOPHY

Every decision can have implications for the broader financial plan. We consider the needs of both spouses and plan for a variety of life events and transitions. Our focus extends beyond investment management to helping clients align their financial resources with their family, legacy, and long-term planning goals.