SILVER STRAND
FINANCIAL PLANNING

STEP BY STEP PROCESS

I start all client engagements with a quick 15-minute phone call to help you quickly gain an understanding of what you can expect and provide you with the information you will need.

TELL ME ABOUT YOURSELF

This is all about you. I want to get to know you and your family. I want to hear your story.

Be prepared to talk because I won't be saying much. After this meeting I want to know your family story, your family values (both near term and long term) I want to know about your family dreams.

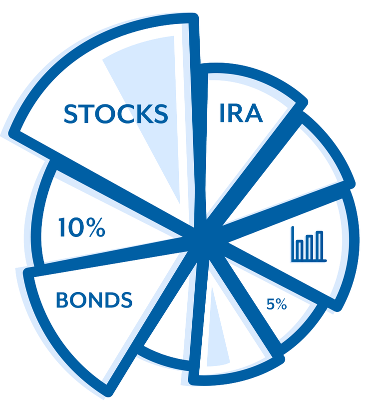
We will have a brief conversation about your overall financial picture discussing general information around your income, saving habits, spending needs, and assets and liabilities, I also will spend some time gaining an understanding of your family's ideas about money, risk, and past experiences.

After our meeting, I will review your family story, values, goals, and financial experiences and I will begin to build a foundation to start from and the framework for how we will move forward. It will also assist me in determining if there is a good fit between SSFP and your family.

I understand that SSFP is not right for everyone and I want us to make this determination before we embark on the next meetings.

This is also a time for you to ask me any questions that you may have - use this to interview me to see if I am the financial advice partner that you and your family needs.

THE DETAILS



Here is where we start to get into the details. I will present my analysis of our first meeting and we will begin the process of discussing next steps.

At this point I will go over any additional questions you may have and I will also go over exactly what you can expect from SSFP if you decide to partner with me.

If you decide to partner with me, we will sign client agreements and begin to get you setup with access to the different technology resources that SSFP utilizes, sign you up for our ongoing client communications, and get you set up for our monthly billing service.

At the end of this meeting, I will provide you with a guide on how to setup your Elements scorecard and a comprehensive list of information that I will need you to provide for me before our next meeting.

FINAL ANALYSIS

This is generally the shortest of the 3 meetings. I will provide you with my analysis of your Elements score and a breakdown of your current investment strategy.

I will introduce you to the additional financial planning software that I will be utilizing behind the scenes you to what you can expect through my use of financial planning software that I will utilize behind the scenes and how that will incorporate into our ongoing conversations, advice, and guidance.

If you decide that you would like to utilize SSFP for investment management, we will begin the process of opening accounts and transferring your existing accounts to SSFP.
Most of the account setup and funding will be accomplished electronically so it is fairly straight forward.

FUTURE MEETINGS

I believe that having a consistent, repeatable, known process is important in order to help us review the successes and challenges of the past year and to plan for what is to come. In order to accomplish this, I utilize a process of semi-annual client meetings. These meetings can range anywhere from 15 minutes to an hour and occur in May and October every year.