

Financial Life Planning

Financial Life Planning is defined as “financial planning with a thoughtful discovery process to find your most important life goals”. In the process we will discuss in-depth what keeps you from living your life goals today and we will work together in finding solutions. We will build your Financial Plan around the achievement of these goals over a realistic time period. The process is not always easy, but it can be an opportunity for great personal and professional growth and satisfaction.

The Process

We use a multi-step process called **EVOKE®** developed by the Kinder Institute.

1. First meeting: **Exploration** – free consultation

This meeting's objective is to get to know each other.

At the end of the meeting you can decide whether you want to work with us. I will inform you about our Fees and give you a Fee Estimate. If you want to proceed with the second meeting, I will give you a Confidential Financial Questionnaire and the “3 Questions” for you to complete before the next meeting.

2. Second meeting: **Vision** - After having received your financial information and the answers to your “3 Questions”, we will talk about your exact goals and visions. Our goal will be to discover your “Torch” (your vision for your path). After this session home work for you will be to think about the obstacles that you will encounter during your journey. At the same time we will look at the financial data and see how we can help accomplish the goal.

3. Third Meeting: **Obstacles** - We will talk about the challenges and how to solve them. At the end we will decide on a strategy and we will continue to finish the Financial Planning Process.

4. Fourth meeting: **Knowledge** -We will present the Financial Plan, with your goals and our recommendations to successfully achieve those goals. The document will include spreadsheets and graphs to illustrate our strategies and an Action Plan. It will be a roadmap to a financially secure future.

5. Next phase: **Execution** - The implementation of the plan. This can be done in several ways, on your own or with our assistance.

Options:

1. You ask us to implement the plan

- We manage your investments according to your asset allocation

- We work together with a team of trustworthy experts (insurance, tax, estate planning) to achieve your goals.

2. You will implement the plan yourself with advice from us.

3. You will implement the plan yourself without our advice.

Our fees

Our fees are based on an hourly fee of \$250 per hour. After our first meeting we will give you an estimate – in general the whole process including meetings and the financial plan takes between 18 – 22 hours depending on your questions. We request a prepayment of 3 hours (\$750) and the rest to be paid in 3 installments. The final payment will be due upon completion of the plan, after the fourth meeting. If you ask us to help you implement the plan we will charge you an hourly fee or a fee based on the assets under management.