



Financial Planning Structure

1. **30-Minute Initial Consultation Call** to discuss your financial situation and goals. This meeting is all about you, and we'll make sure to explain what you can expect in working together on your financial plan.
 2. **60-Minute Financial Planning Intro Meeting** to view the tools and technology that we'll use to stay organized throughout the planning process, including our financial planning tool RightCapital.
 3. **90-Minute Discovery Meeting** during which we'll review and confirm detailed information about your current financial situation, goals, and concerns in order to develop your financial plan. We share secure and collaborative access to RightCapital to provide real-time visibility into your financial planning "numbers."
 4. **60-Minute Plan Review Meeting** to deliver and discuss your customized financial plan. We'll discuss specific, actionable steps to implement right away along with considerations for future meetings. You can expect to receive the following in your personalized, 10-20-page financial plan:
 - A simple summary of your current net worth, cash flow, goal progress, and action items
 - Recommendations will include, but are not limited to, topics in the table on the following page
 5. **60-Minute Review Meetings (Ongoing)** twice per year—in the spring and fall—and as major life events come up. During these discussions, we will revisit your financial plan, make necessary updates, discuss progress towards your goals and make new recommendations, as needed. Life changes, and so does the market, and we will work together to ensure you are on track towards your long-term goals.
- **A CFP® Professional** you can contact, on-demand, and schedule ad hoc meetings with to answer questions and provide topical advice.
 - **Introduction to specialized experts** in our network in order to address specific needs including: tax planning, estate planning, insurance, etc.



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COVETM
FINANCIAL PLANNING
Financial Planning Topics

Saving & Spending	Do you have a budget?	How much should you save?
	How much do you need in an emergency fund?	Are you paying off debt effectively?
	Does your income support your lifestyle?	Are you spending to fulfill your life?
Goals Discussion	What do you value in your life?	What do you want your lifestyle to look like?
	What are your 1, 5, 10, 20+ year goals?	Are you on track to achieving your goals?
	How are you held accountable?	Who is involved in reaching your goals?
Investments	Do you have a strategic investment plan?	Is your portfolio aligned with your values?
	Are you taking on enough risk? Too much?	How do you keep track of all your investments?
	Are your investments performing adequately?	Are you overpaying for your current portfolio?
Employee Benefits	Are you optimizing your benefits through work?	How is your employer retirement plan invested?
	Are you taking advantage of group insurance?	Should you use a Health Savings Account (HSA)?
	Is your health plan optimized to fit your needs?	Are you leveraging deferred compensation?
Retirement	What do you want your retirement to look like?	How much do you need to retire?
	When do you plan on quitting work?	Do you plan to work at all in retirement?
	Are you on track to retire on time?	What should you do now to retire your way?
Insurance & Protection	Do you have adequate insurance coverage?	What kind of policy fits your family's needs?
	Where do you go to buy insurance?	How could a disability affect your job?
	Could you benefit from an umbrella policy?	What roadblocks could derail your long-term plan?
Tax & Estate Planning	Are you saving on taxes in all possible ways?	Are your investments tax-efficient?
	Are you working with a trusted tax advisor?	If/when should you take Roth conversions?
	Do you have a will and power of attorney?	Could you or your family benefit from a trust?
Impact & Charity	How are your investments impacting the world?	Is Socially Responsible Investing important to you?
	How is your portfolio aligned with your values?	Does your portfolio screen out poor ESG companies?
	How important is gifting to you?	Are you donating in a tax-efficient way?



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