



370 Diablo Rd Ste 209
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THE PLANNING PROCESS

Perseus Wealth offers a six-step process to help you address your financial objectives:

I. Introduction Meeting

During our first meeting, we will discuss your personal circumstances, current financial questions, and past experiences with financial professionals. We will share our firm's philosophy, capabilities, and processes with you. Should we find that our capabilities and your needs are a match, we will discuss next steps for both parties.

II. Goal Setting and Data Gathering Meeting

The single most important pieces of information that you can provide us at Perseus Wealth is a full understanding of the financial and personal objectives you wish to achieve for yourself and your loved ones. Your goals for such things as education, retirement or investment results determine the choice of tools and timeframes within which recommendations will be made. Current assets, liabilities, income and expenses form the basis on which advice is specifically designed to work towards your future income needs. This discussion, like all discussions you have with us at Perseus Wealth, is intended to be a dialogue and should involve significant interaction. The better we understand what is important to you, the better the advice we can offer.

III. Comprehensive Wealth Management Plan Review Meeting

The wealth management plan provides cash flow analysis, net worth statement, savings patterns and current asset allocations. It also analyzes educational savings needs, estate planning recommendations and a risk management evaluation.

For many of our clients, however, the single most critical need is a thorough understanding of projected changes in cash flows, probable income tax consequences and alternative ways to use different "classes" of assets (qualified plans, personal savings, government benefits, etc.) at critical lifestyle transitions, such as retirement or job change. Our systems are very flexible, utilizing specialized software to assist you in making important decisions about early vs. normal retirement, accepting buyout offers, taking a lifetime pension vs. a one-time buy-out, switching to a Roth IRA versus keeping a traditional IRA, penalty free access to early IRA distributions, minimum required distribution options, etc.

Securities and Advisory Services offered through LPL Financial, a Registered Investment Advisor, Member FINRA/SIPC.



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IV. Your Investment Game Plan

At Perseus Wealth, we believe that the best client is an educated client. The press is increasingly full of stories and information about the Dow Jones, the S&P 500, hot and cold sectors of the economy, rising populism or recent election results, all of which make interesting headlines but do little to help you to make better investment decisions.

Our objective during this meeting, as well as during the progress review sessions for your ongoing wealth management, is to assist you in gaining a better understanding of the process involved in managing a portfolio and its effects on your plan, as well as a better understanding about how Perseus Wealth's management activities add value to the risk-adjusted performance of your portfolio. We want to help you develop a comfort level with many key tools and concepts such as alpha, beta, standard deviation, covariance, allocation models, style adherence, tax efficiency, etc. This meeting will also help you understand the investment vehicles we normally recommend in our plans.

V. Development of a Recommended Investment Portfolio and Wealth Management Plan

It is only at this stage in the planning process that we feel we know you well enough to make informed recommendations. Our recommended portfolios are individually designed to maximize performance given your expressed tolerance to accept temporary fluctuations in market conditions and to meet your long-term objectives. Your recommended portfolio will demonstrate historical returns for each component as well as the portfolio in its entirety. You will have an understanding of the selection process and ongoing review techniques utilized to incorporate new or delete old investment components from your portfolio. It has been our experience that you now begin to realize the benefits from the time we have mutually devoted to an understanding of the many sophisticated techniques involved in the design and maintenance of your portfolio. We would ask that you take this portfolio with you to make a list of any questions that you may have. At our next meeting, we will address your questions and complete the Investment Supervisory Agreement.



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VI. Ongoing Portfolio Maintenance and Service

Creating an appropriate initial investment portfolio is an important and fundamental step in accomplishing your investment objectives. However, nothing is more constant than change. Therefore, it is equally important to monitor both the asset allocation model which is best suited for you as your needs change, as well as the specific components of that portfolio. In other words, it is every bit as important to know when and why you should *fire* part of your investment management team as knowing when to *hire* them. Managers change investing criteria or styles, move to new companies, or simply fail to achieve at the levels that prompted us to hire them in the first place. Therefore, your account is continuously monitored and adjusted for allocation mix and performance. Progress review meetings are held no less frequently than semi-annually but you are welcome to schedule additional meeting or call with questions at your convenience and at no additional charge.