



Wealth Management Process:

Managing Wealth with Your Vision for Life

Plan Financial gets to know you, developing life and wealth solutions as unique as you are.

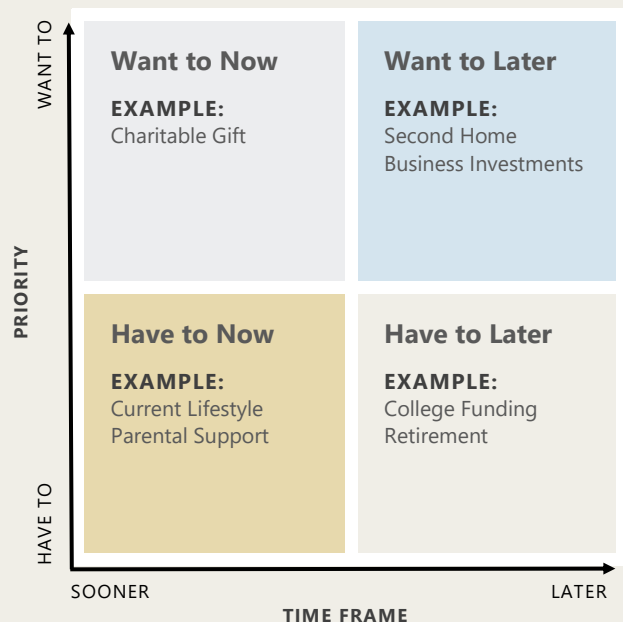
Our firm’s approach is built on the philosophy that your wealth should be aligned in a way that best complements your life. To do this, we offer a process that integrates your financial resources with your vision of how you want to live your life to bring more fulfillment and security—for you, your family, and perhaps your community.

Here are the five steps we’ll take to get you there.

Discover

Clarifying your life goals is the most important part of our process. Each of your goals is unique in the time and resources it requires to be achieved. We focus on understanding you, each goal, and where it fits into your life. Multiple short- and long-term goals support the way you live your life.

MANAGING YOUR GOALS WITH MULTI-PORTFOLIO SOLUTIONS



Assess

We'll look at your life in a way that no one has before. As we build a context around each of your goals, we will begin to develop a clearer perspective for what needs to be done to achieve them. We'll assess both the risks and the challenges that can threaten the achievement of your goals. While market risks (fluctuations) may be one of the most familiar risks, it's often not the greatest danger. "Hidden" risks, including interest rate risk, spending power risk and even lifestyle changes (parental support, career changes, etc.) — all need to be considered in determining what needs to be done.

Evaluate Options

Once your vision is clear and the "real" risks and challenges are illustrated and quantified, we can then begin to evaluate the strategies that provide the greatest likelihood of achieving your most important objectives — for today, as well as the future.

We'll also help you understand the trade-offs and demonstrate the impact particular choices will have on how you live your life. The key is to understand the interdependencies between your goals.

We take a unique approach to managing your life and your wealth.

By viewing your goals— together with your dreams, desires, and within the context of your resources— we'll work with you to grow our understanding of your needs and to help ensure your financial wellness.

Implement

Here's where your vision becomes real. Once you've taken the previous steps, only then does it make sense to recommend a portfolio strategy that can help you achieve your goals while, at the same time, taking as little risk as necessary.

Managing Change

Through time, the measure of success is the attainment of your goals, individually and as part of an overall wealth plan. The only constant in the process will be change:

- Your goals will change;
- Your priorities will change, as well as;
- Your attitudes and resources.

The interplay between goals, potential changes in goal requirements, and investment performance create a dynamic process that requires decisions and adjustments at every level.

