



CLIENT WELCOME PACKET



Welcome to Vaillancourt & Lefebvre Wealth Management. This welcome packet is designed to introduce you to our team, process and how we work together to achieve your financial goals.

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CONTENTS

03 WELCOME LETTER

04 MEET THE TEAM

05 ONBOARDING NEXT STEPS

06 CLIENT PORTALS

07 ONBOARDING CHECKLIST

08 YEAR OVERVIEW AS A CLIENT

09 FAQ'S

10 CONTACT PAGE

11 THANK YOU MESSAGE



Welcome Letter

Dear Client,

Welcome to Vaillancourt & Lefebvre Wealth Management, LLC! We are thrilled to have you as a valued client and look forward to partnering with you on your financial journey. Our mission is to provide you with personalized financial guidance that aligns with your goals and helps you achieve long-term success.

What to Expect Next

To ensure a smooth transition, we have prepared a comprehensive Welcome Packet with essential information about our firm, team, process and your next steps. Here's what you can expect:

- ✓ **Secure Access** – Instructions to log into your Sharefile Client Document Vault to start securely uploading your documents to us.
- ✓ **Onboarding Checklist** – A comprehensive guide to help you gather and submit all required financial documents essential for building your financial plan.
- ✓ **Your First Strategy Meeting** – We will discuss your financial goals, review your current financial picture, and establish a roadmap tailored to your needs.

Our Commitment to You

At Vaillancourt & Lefebvre Wealth Management, we believe in a proactive and transparent approach to financial planning. You can count on us for:

- Expert guidance in investment management, tax planning, and financial strategies.
- Regular updates on your portfolio and market insights.
- Prompt responses to any questions or concerns you may have.

Our team is always available to support you. If you have any questions, please don't hesitate to reach out. We appreciate the trust you have placed in us and look forward to building a successful financial future together.

Sincerely,

David E. Vaillancourt, CPA, CFP®
CERTIFIED FINANCIAL PLANNER

Andrew R. Lefebvre, CFP®, RMA®, CLU, EA
CERTIFIED FINANCIAL PLANNER

MEET THE TEAM



David E. Vaillancourt
CPA, CFP®
*Partner and *Wealth Manager*



Andrew R. Lefebvre
CFP®, RMA®, CLU®, EA
*Partner and *Wealth Manager*



Dennis J. Demuth
CFP®, EA
**Wealth Manager*



Lelia B. Carlson
CPA®, MST®
Tax Accountant



Jillian R. Thibodeau
*Director of Client Relations
and Business Operations*



Kayla M. Campaiola
Director of Client Operations



Jennifer L. Swieneski
*Office Administrator and
Marketing Coordinator*



Catherine L. Britton
Front Desk Receptionist

ONBOARDING NEXT STEPS

Welcome to the VL Family

Now that you've completed your prospect phone call and decided to move forward as a client, it's time to begin the onboarding process. We will provide you with access to your Client Document Vault through ShareFile, our secure platform for uploading the required documents from our checklist. Once we have received all necessary documents, we will schedule an in-person meeting with your advisors.

STEP 1

Review Welcome Packet

STEP 2

Document Vault Portal
Access

STEP 3

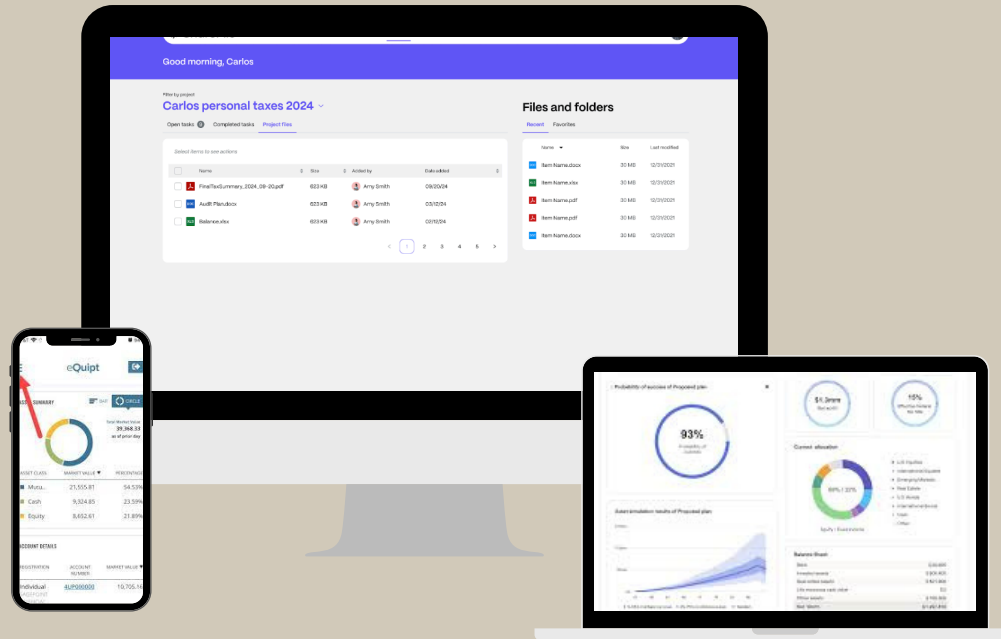
UPLOAD DOCUMENTS

STEP 4

Schedule In-person
Meeting

CLIENT PORTALS

Embarking on your journey with our firm ensures a superior client experience. Our commitment to excellence is reflected in our three distinct portals designed to streamline and organize every aspect of your financial journey.



* DOCUMENT VAULT

Share File Portal is your secure document storage solution. Access and manage your documents, tax files, and statements all in one place with ease and security.



* ACCOUNT VIEW

Osaic Account View Portal provides a comprehensive view of all your accounts. It provides real-time access to account balances, performance values, and detailed reports on your assets.



* FINANCIAL PLANNING TOOL

Right Capital is a financial planning tool designed to help you achieve your financial goals. You can integrate accounts from outside banks and investment firms. It offers interactive features for retirement planning, budgeting, and much more!

ONBOARDING CHECKLIST

Please upload as many documents as you can provide, as they are all essential to completing your financial plan. *Kindly provide complete statements, as every piece of information is valuable. Additionally, ensure that all documents are sent in PDF format; no screenshots.

Investments <ul style="list-style-type: none"><input type="checkbox"/> Brokerage / Taxable Investment Statements<input type="checkbox"/> Annuity Statement<input type="checkbox"/> Employer Retirement Plan statements<input type="checkbox"/> IRA/Roth Statements<input type="checkbox"/> 529 Plan informaton	Income and Cash Flow <ul style="list-style-type: none"><input type="checkbox"/> Last two paystubs<input type="checkbox"/> Employer benefit options & chosen benefits<input type="checkbox"/> Summary Plan Description. <i>What benefits are available to you? vesting/matching, 401(k), insurance options, etc.</i><input type="checkbox"/> Household spending plan (i.e. budget)
Bank <ul style="list-style-type: none"><input type="checkbox"/> Checking accounts<input type="checkbox"/> Saving / Money Market accounts<input type="checkbox"/> CD Information	Insurance <ul style="list-style-type: none"><input type="checkbox"/> Life Insurance policies<input type="checkbox"/> Disability policies<input type="checkbox"/> Long-Term Care policies
Loans and Credit Cards <ul style="list-style-type: none"><input type="checkbox"/> Mortgage Statement<input type="checkbox"/> Student loan statement(s)<input type="checkbox"/> Credit card statement(s)<input type="checkbox"/> Car / vehicle loans<input type="checkbox"/> Other loans / debts payable	Property and Casualty <ul style="list-style-type: none"><input type="checkbox"/> Auto Policy<input type="checkbox"/> Homeowners Policy<input type="checkbox"/> Umbrella Policy<input type="checkbox"/> Business Insurance <p><i>*Provide copies showing values and policy limits sometimes referred to as "declarations page"</i></p>
Estate Planning <ul style="list-style-type: none"><input type="checkbox"/> Trust<input type="checkbox"/> Will<input type="checkbox"/> Power of attorney<input type="checkbox"/> Living Will	Tax & License <ul style="list-style-type: none"><input type="checkbox"/> Copy of last 2 years personal Federal and State Tax Returns<input type="checkbox"/> Copy of your License - Front and Back



Once you have gathered all of your documents and are ready to upload them, please access your ShareFile Document Vault portal. Inside, you will find a folder labeled "**DOCUMENT UPLOADER.**" Simply drag and drop all of your files into this folder to securely submit them.

YOUR FINANCIAL JOURNEY: A 10-STEP ROADMAP FOR YOUR FIRST YEAR WITH US

To help you understand what to expect as a client of Vaillancourt & Lefebvre Wealth Management, we've outlined a 10-step roadmap highlighting key milestones throughout your first year.



Exploration Call

Discussion about your goals, concerns or issues and help you make an educated and informed decision about our firm.



Onboarding & Welcome

Review your Client Welcome Packet, access your portals, and start uploading documents to begin your financial journey.



SWOT Assessment Process

Built upon our multi-decade experience we assess your current plan strengths, weaknesses & evaluate opportunities & threats.



Strategy Meeting

We will present our initial findings based on the documents you provided and discuss your financial goals. This meeting helps us refine our recommendations and align them with your needs.



Plan Design

Here, we use the data gather from our meetings, analysis, expertise & experience to begin crafting your personal wealth plan.



Implementation Process

Once your plan is finalized, we proceed with signing necessary paperwork, rolling over or opening new accounts, and implementing the agreed-upon strategies to set your financial plan in motion.



Investment & Planning Process

Once your overall plan is developed, we schedule a quick check-in with you to address any immediate questions, make necessary adjustments, and outline the next steps in your ongoing financial journey.



Plan & Investment Monitoring

On-going monitoring and reporting of and on your financial plan & investments is a cornerstone of our process. We will meet at least annually to report on your plan & review your accounts.



Education & Communication

- Monthly Newsletters
- Market Commentary Videos
- On-going tax planning & consulting.
- Always on-call access.
- Electronic document storage.



Ongoing Client Review

We establish a customized service model to include the frequency of reviews, content we will cover during reviews and personalized meeting agenda to address your ongoing financial needs and concerns.



FAQ'S

If you don't see your question listed, please feel free to reach out anytime! Our team is happy to assist you and provide the information you need.

IS MY PERSONAL INFORMATION SECURE?

Yes, all of our client portals are highly secure, and we adhere to strict confidentiality and data protection measures to safeguard your personal information.

WHO SHOULD I CONTACT DURING THE ONBOARDING PROCESS WITH QUESTIONS?

While our entire team is available to assist you, Jill is your primary contact for onboarding support. You can reach her at 978-703-0030 or via email at jill@myvlwealth.com.

HOW DO I ACCESS MY SECURE PORTAL AFTER SETTING UP ACCESS VIA EMAIL?

You can access your secure document vault by visiting our website at www.myvlwealth.com. In the top right corner, click Client Logins and select the Document Vault login button.

HOW OFTEN WILL WE MEET AFTER ONBOARDING?

One to two times per year to review your financial plan and ensure everything is on track. However we are always available to answer any questions.

WHAT HAPPENS IN MY FIRST STRATEGY MEETING?

We will review your financial goals, discuss your current financial picture, finalize any remaining paperwork, and outline the next steps for implementing your customized financial plan.

WHAT SERVICES DO YOU PROVIDE?

We offer a comprehensive range of financial services, including Financial Planning, Investment Management, Retirement Planning, Education Planning, Estate Planning and Tax Planning. Our goal is to provide personalized strategies tailored to your financial needs and long-term goals. Additionally, we offer guidance on wealth preservation, risk management, and other financial strategies to help you achieve financial success.

DO YOU HAVE AN OUTLINE OF YOUR FEE SCHEDULE?

Our fees will be reviewed in detail during your first in-person strategy meeting. We believe in full transparency and will walk you through our fee structure, how it applies to your financial plan, and any associated costs so you have a clear understanding before moving forward.

ARE YOU A FIDUCIARY?

Yes, we are fiduciaries. This means we are legally and ethically committed to acting in your best interest, providing transparent and objective financial guidance tailored to your needs. We prioritize your financial well-being by making recommendations that align with your goals, ensuring our advice is always in your best interest rather than driven by commissions or outside incentives.

CONTACT

Our team is here to support you every step of the way. If you have any questions at any point during the onboarding process, please don't hesitate to reach out to Jill. She will be happy to assist you and provide any guidance you need.

978-703-0020

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THANK YOU

We sincerely appreciate the trust you have placed in Vaillancourt & Lefebvre Wealth Management, and we are honored to be your financial partner. Our team is committed to providing you with personalized guidance, proactive financial planning, and ongoing support to help you achieve your goals.

As you begin your journey with us, please know that we are here for you every step of the way. Whether you have questions about your financial plan, need assistance with your accounts, or want to discuss new opportunities.

We look forward to building a strong, long-term relationship and helping you navigate the path to financial success. If you ever need anything, don't hesitate to reach out.

~VL WEALTH TEAM