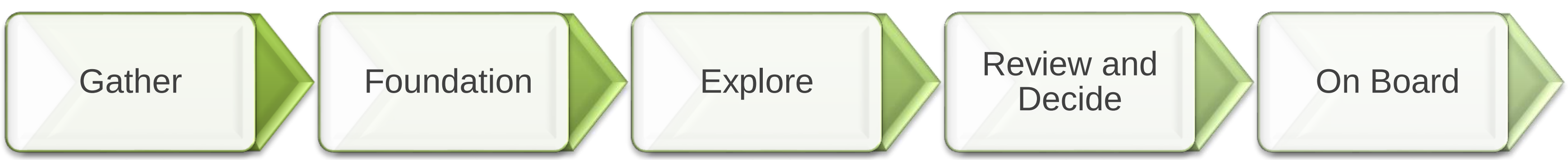
Financial Council
INCORPORATED

OUR MEETING PROCESS

Our process is designed to allow ample time for you to evaluate our firm and determine if we are a good fit. In addition, each step allows us to gain valuable knowledge about your unique situation, where you are currently and what you hope to accomplish in the future. *Please click each section for further information.*



Should you choose to partner with our team, keep in mind that our support does not end with signed paperwork. We are committed to providing regular and comprehensive reviews of your plan to ensure its effectiveness in accomplishing your changing goals.

Note: Each client's situation is unique. At times, this process may be modified to better suit the needs of an individual or family.

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100 West Road, Suite 504. Towson, MD 21204   410-821-9200

GATHER Meeting	Duration: 30-45 Min	Format: Via Telephone	No Fee Assessed

- We will schedule a telephone meeting for you to speak with our Director of Plan Creation. During this call, we will gather information that will be vital to the creation of your retirement plan. You can expect to receive a list of items to have prepared for your call.
- Rest assured, all information you entrust to us is kept confidential. You can expect to receive a copy of our Privacy Policy for review.
- Once we have a preliminary plan prepared, we will contact you to schedule a Foundation meeting.

FOUNDATION Meeting	Duration: 2 Hours	Format: In-person, when possible	No Fee Assessed

- We will schedule an in-person meeting at our office, when possible. During this meeting, we will discuss and clarify your goals and review your plan.
- We will perform a feasibility study and review projections with you to determine if you are close to being on track for your goals.
- You can expect to leave this meeting with preliminary observations and recommendations based on the outcome of your retirement plan.
- If you wish, you may put these recommendations in place yourself. However, if you are interested in discussing what a client relationship with us would look like, we will contact you to schedule an Explore meeting.

EXPLORE Meeting	Duration: 2 Hours	Format: In-person, when possible	No Fee Assessed

- We will schedule an in-person meeting at our office, when possible. During this meeting, we will discuss what a client relationship would look like.
- You can expect to leave this meeting with an understanding of the following:
    - our fee structure,
    - our value proposition,
    - our money management process, and
    - our team-oriented service model.
- At the conclusion of this meeting, we will provide a packet of valuable information for you to review at your leisure.

REVIEW and DECIDE	Duration: As long as you wish	Format: At your leisure	No Fee Assessed

- Take this time to consider if working with us is the right decision for you.
- Any and all questions are welcomed and we'll take as much time as necessary to make sure you are comfortable with all aspects of working with our team. Feel free to call or e-mail us and we'll be happy to answer questions.
- Rest assured, there are never hard feelings should you decide not to partner with us. We strongly believe that this is a relationship and we want to be sure it is truly a long-term, win-win for all involved. Should you choose to move forward, we will contact you to schedule an On Board meeting.

ON BOARD Meeting	Duration: 2 hours	Format: In-person, when possible	Fees for service begin here

- We will schedule an in-person meeting at our office, when possible. During this meeting, all necessary paperwork will be reviewed and signed, and we will go over next steps that are necessary to make your plan come to life. During this phase, we will begin implementing the previously discussed and agreed upon plan of action.
- The process of transferring your existing accounts to FCI, if any exist, begins here.