TOTAL WEALTH PLANNING

WHAT TO EXPECT

As A New Client

1 Client Discovery Meeting & Initial Documents

- Complete Total Wealth Questionnaire
- Provide investment account statements
- Provide other documents noted on the "document checklist" we will provide (e.g. Tax Returns, Estate plan documents, Insurance policy statements, Other items relative to your unique situation)

2 Initial Client Onboarding Meetings

1 WEEK

- Sign new account opening and transfer paperwork
- Meet your expanded team consisting of Wealth Advisor, Client Service Associate, Associate Wealth Advisor and a member of our investment team
- We will return your original documents provided during Discovery Meetings

3 Investment Philosophy & Plan

2-4 WEEKS

- Align on recommended Investment Plan
- Discuss and approve written investment recommendations
- Technology overview: Client portal, document vault. Schwab's website and mobile app

4 Total Wealth Plan

45 DAYS

- Discover current and future goals
- Total Wealth Plan introduction & goal refinement
- Create tax analysis for financial planning and portfolio efficiencies
- Implement applicable strategies to ensure goal achievement

5 Ongoing Guidance & Portfolio Monitoring

BEYOND 90 DAYS

- Quarterly portfolio reporting
- Proactive investment monitoring and rebalancing
- Proactive financial planning recommendations
- Formal Planning & Update Reviews
- Financial sounding board and On call expertise
- Dedicated Extra-mile service