



Frequently Asked Questions about the 59-Minute Financial Wellness Consultation

Q: What will this meeting consist of?

A: It's simply an opportunity for you to ask any questions related to your personal finance and retirement. Throughout the course of the meeting, we will ask questions about you and your situation. We've found that everyone's definition of a comfortable retirement is a little different, and their situation is unique. Our goal is to learn about your goals as we explore how to help you retire the way you want.

Q: Why do you offer this free consultation?

A: Simple. It's an opportunity to meet others and help with their questions about financial matters. It's no secret that we would like new clients. Gaining new clients is also a way that our business can grow. We want to provide a comfortable environment for looking into a new potential professional relationship – for you and for us. Offering an hour of our time for free provides a non-threatening way for us to spend some time together to see if it makes sense for us to continue discussions into the future.

Q: Is there a charge for this meeting?

A: No. Some of our planning services are done on a planning fee basis, however, it wouldn't make sense for us to charge a fee to potential clients as they are still learning about our firm. Again, our goal is to provide a relaxed atmosphere during this time together.

Q: Will there be a sales presentation?

A: Not at all. It is important for us to understand your goals and desires about how you want your retirement to look. We feel it would be financial malpractice to begin exploring solutions prematurely. We look at the first meeting as an opportunity for you to ask some questions and for us to get to know each other. Furthermore, we can both be more informed by the end of the meeting to help in determining whether it will be beneficial to meet again.

Q: How long will the meeting last?

A: About 59 minutes. Future sessions may require more time, but we've found that about an hour initially provides a good basis for getting to know a little more about each other.

Q: What should I bring to the meeting?

A: We are sensitive to the fact that your personal financial information is just that – very personal. It is hard for us to help if we don't have at least a fundamental understanding of your financial situation. We ask that you bring information regarding your financial accounts and your previous year's tax return. We follow a strict policy of not looking at any of this until you are comfortable with us doing so.

Q: What will happen after the meeting?

A: If we both decide that we could benefit from meeting again, we'll schedule a time to meet. This second meeting provides you specifics about how our firm may be able to provide value to you. No solutions will be offered at the second meeting; it is still a discovery meeting. At the conclusion of this meeting, you should be in a better position to make an educated decision as to whether you wish to engage the services of our firm.

Q: May I bring someone with me?

A: If you are married, bring your spouse. If you have children, they are also welcome. Feel free to bring anyone else whom you feel should be present in regard to your retirement plans and personal finances.