

FINANCIAL PLANNING PROCESS

- STEP 1:** Initial meeting to establish client-advisor relationship, discuss overall goals, and expected services.
- STEP 2:** Client and advisor complete onboarding paperwork in compliance with Cetera Advisors and SEI Private Trust Company.
- STEP 3:** Continue to gather client information to develop unique profile and determine overall goals vs. risk tolerance.
- STEP 4:** Prepare and present individualized plan based on client needs. Implement agreed upon recommendations in accordance with long-term strategic plan.
- STEP 5:** Establish timeline of deliverables based on goals and expectations outlined in long-term strategic plan.
- STEP 6:** Review initial plan with client to ensure all needs and goals are met.
- STEP 7:** Continue periodic meetings on a quarterly/semi-annual basis to ensure progress toward agreed upon goals. Tailor goals over time based on unique circumstances balanced with long-term strategy.