

WHY, HOW, AND WHAT OF THE MONTHLY SUBSCRIPTION



WHY?

At Deliberate Finances, I work with clients to build clarity and make sense of their finances. I charge an annual fee which allows individuals shut out by traditional service models access to high quality, unbiased financial advice. The fee is broken into **monthly payments** because most clients have a monthly budget, so this fits seamlessly with the way they pay for most services. With this model, you always have a partner in making sound financial decisions.

WHAT?

Financial planning includes, but is not necessarily limited to:

- Asset Allocation
- Budgeting & Cash-flow Analysis
- Career Planning & Salary Negotiation
- Debt Management
- Employee Benefits
- Estate Planning
- Home Purchase Decisions
- Inheritance Planning
- Insurance Analysis & Recommendations
- Lifestyle Planning
- Pension Decisions
- Professional Referrals
- Re-balancing Investments
- Retirement Projections & Planning
- Risk Tolerance
- Student Loan Repayment

HOW?

The first 4 meetings take place over 8-12 weeks. From there, we meet every 4 months with a focus on the priorities outlined in the first 4 meetings. We revisit the financial plan annually, and adjust our priority topics for the upcoming year. The plan grows with you as your priorities shift and new needs arise.

Life doesn't always unfold as planned. Subscription clients are welcome to schedule meetings as needed, as well as call or email with questions as they come up.



The first four meetings are consistent for every client.

Meeting#	Topic
	WHAT DO YOU WANT? Envision your ideal life.
	GET ORGANIZED What do you have & what do you owe?
	INVESTMENTS & RETIREMENT How will you get from here to there?
	PROTECTION PLANNING & ACTION PLAN How will we protect the plan and put it into action?



COST

I charge a fixed fee based on household financial complexity. All fees are disclosed to clients prior to beginning work. The start-up fee ranges from \$1,050 - \$2,400, and the annual fee ranges from \$4,200 - \$9,600, depending on complexity

THE DELIBERATE FINANCES PROCESS



DISCOVERY

Identify &
Prioritize
Goals

Gather
Data

Analyze
Information

Propose
Recommendations

Implement
Changes

Track
Progress
& Adjust

Cycle repeats as needed for new life events

PLANNING

MONITORING

Your values & goals have to drive the process. Two individuals can share identical numbers and make different decisions based on their own values, so we always start with what matters for you now, and in the future.

The planning process is an interactive process where you'll provide data, both qualitative and quantitative. I bring the expertise of outside factors that matter for your goals. From there we'll draw up recommendations, review them with you, and tweak them to make sure they fit for you and your plan. Then I help you implement the recommendations.

Life is constantly changing, so financial planning isn't a one time event. I'm there with you to keep tabs on what changes come your way, and how to make a plan for them along with the rest of your goals. I'll help you evaluate the trade-offs and adjust along the way.