Financial Planning Process and Schedule

PRIVATE AND CONFIDENTIAL

Name: ____

Engagement Start Date: ______________________________

Estimated Engagement End Date: ___________________________

Estimated Plan Review Date: _________________________________

We are excited to start the financial planning engagement with you and are committed to the schedule above. Thank you.

To enable us to deliver the best possible financial planning experiences, please provide the documents below and commit to following the schedule accordingly. Our goal is to provide you with your plan in about three months followed by a review meeting six months after the plan delivery.

Progress	Step	Items	Completed on
1st Month	**1**	**Establish our financial advisory relationship**	______________
		Complete the Initial Consultation Questionnaire* Attend the complimentary in-person consultation meeting Review and accept the Financial Planning Contract Remit 50% of the plan fee as the deposit	
	2	**Gather your financial data and develop your financial goals**	______________
2nd Month		Define your personal and financial goals, including short-term and long-term goals Complete the Financial Planning Questionnaire* Complete the Risk Profile Questionnaire* Complete the Budget Worksheet* Log in to your VWM Personal Financial Website (PFWS)** by accepting an e-invitation via eMoney On your PFWS, input information as follows: Under Organizer: ➢ Link all the accounts at different financial institutions ➢ Complete Future Goals, Financial Priorities and Risk Tolerance Under Vault: In the shared folder, upload the following confidential information: ➢ Two most recent tax return (all pages) ➢ Most recent pay stub(s) ➢ Most recent brokerage statements (all pages) ➢ Cost basis information ➢ RSUs / stock options schedule and statements	

		➢ Mortgage/loan statements and schedule ➢ Insurance policies and updated statements (life, long-term care, disability, homeowners, auto, umbrella, etc.) ➢ Employee benefits statements ➢ Pension estimates / details (if applicable) ➢ Health insurance / long-term care benefits at retirement ➢ Social Security benefit estimates*** ➢ Existing wills, trusts, and durable powers of attorney ➢ Buy-sell agreement for your business ➢ Any other information that would be helpful in evaluating your financial situation	
3rd Month	**3**	**Analyze and evaluate your financial status**	______________
		VWM analyzes your assets, liabilities, cash flow, investment strategies, tax efficiency, insurance coverage, etc. VWM creates the first draft of the plan and sets up the meeting with you. VWM presents the analysis of your current financial situation and discusses what-ifs scenarios. VWM revises the plan based on your feedback.	
	4	**Review VWM recommendations**	______________
		VWM finalizes and delivers the financial plan and sets up the next meeting with you. We review the recommendations and set a timeline for action items.	
	5	**Set your course**	______________
		We implement the recommendations according to the timeline	
9th Month	**6**	**Review the plan**	______________
		Benchmark the progress against the financial goals you established Make necessary adjustments to the recommendations and update the plan per any changes	

* Download the questionnaires and worksheet under Resources at www.vibrancewealth.com.
** Access your Personal Financial Website at:
https://wealth.emaplan.com/ema/SignIn?ema%2ftdameritrade%2fmajorsmondragon%2fvibrancewealthmanagement
*** Go to www.ssa.gov to get your recent social security benefit statement.