

# ROOTED

PLANNING GROUP

## What to Expect in Your First Year

A COMPREHENSIVE GUIDE TO YOUR FINANCES



## Our Process

We develop a financial plan with you through a series of meetings that teach us about you, your goals and your needs. These meetings also provide the tools you need to make decisions about your financial life. You will receive written documentation of each session stored in your personal e-vault.

Our goal is to answer your questions and concerns through an interactive process that links all the aspects of your financial life into a comprehensible whole. Although we have a set structure for the process as outlined below, we strive to be sensitive to your needs and will rearrange the order of the meetings to address a pressing issue that requires immediate attention.

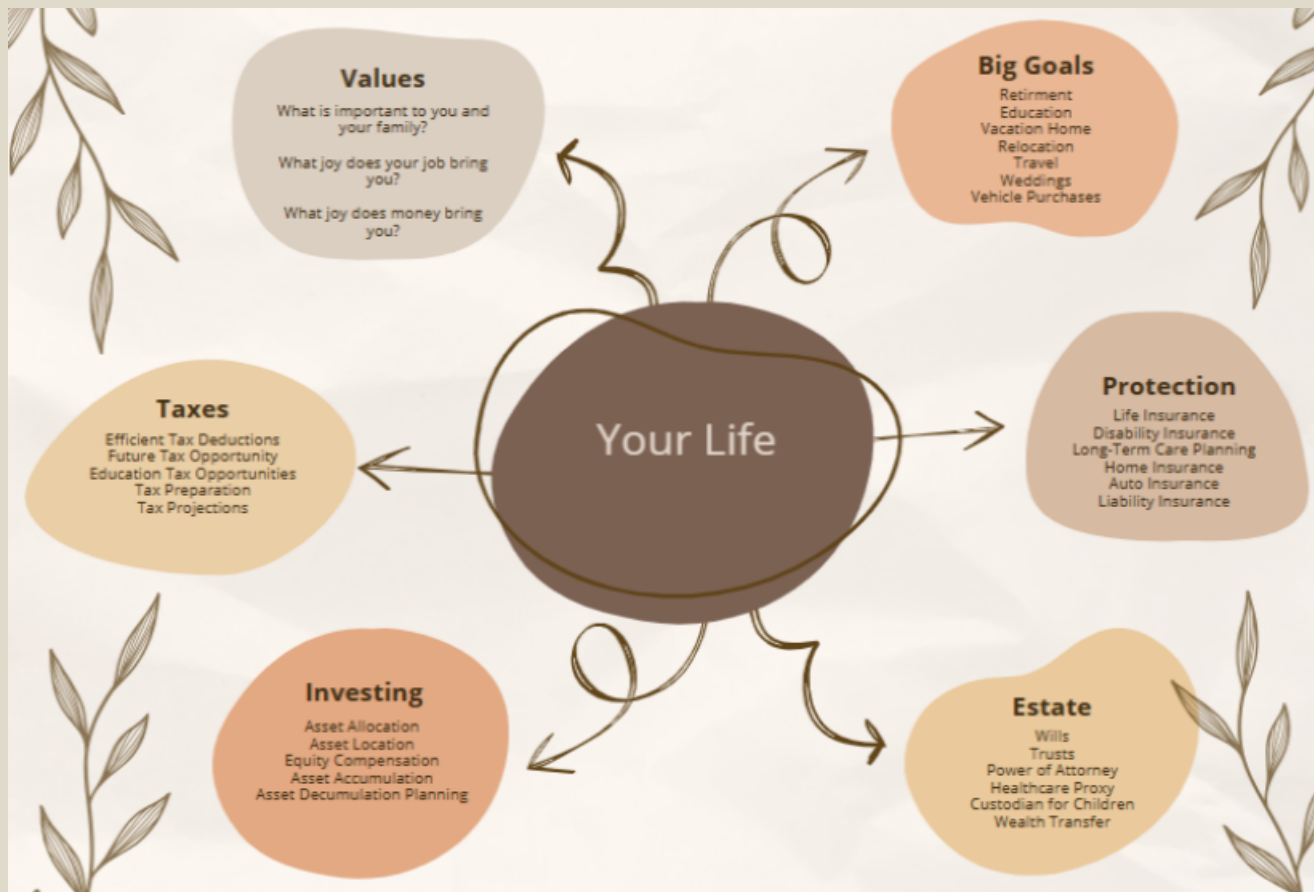
Your team will consist of two financial advisors, an investment advisor and client service administrator. Your financial advisors will participate in each meeting to listen and provide consistency of advice throughout the process. Members of your Rooted Planning Group team meet throughout this process so that you benefit from your team's multiple talents and to ensure quality control. We also work closely with your other professional advisors so we can incorporate their talents where appropriate.

You can expect each meeting to last sixty minutes or less. Our goal is to complete the first five meetings within six months. We hope these meetings will be enjoyable so ask questions, bring us family or vacation photographs or share a good joke. After that, we will continue to work on your plan. Meetings will shift to every 3 - 4 months, or as needed.

# What is Financial Planning

~ It starts with your life and focuses on your values ~

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| <ul style="list-style-type: none"> <li>• It is ever changing</li> </ul>            | <ul style="list-style-type: none"> <li>• It is rewarding</li> </ul>  |
| <ul style="list-style-type: none"> <li>• Sometimes, it is uncomfortable</li> </ul> | <ul style="list-style-type: none"> <li>• It is for your family's protection</li> </ul>                                   |
| <ul style="list-style-type: none"> <li>• It is personally about living</li> </ul>  | <ul style="list-style-type: none"> <li>• It gives you the tools to achieve your dreams</li> </ul>                        |
| <ul style="list-style-type: none"> <li>• It should give you confidence</li> </ul>  | <ul style="list-style-type: none"> <li>• It brings clarity to your financial life</li> </ul>                             |
| <ul style="list-style-type: none"> <li>• It should reduce stress</li> </ul>        | <ul style="list-style-type: none"> <li>• Creating a plan and walking with us step by step to reach your goals</li> </ul> |



# Our First Year With You

MEETING ONE	<ul style="list-style-type: none"> <li>• <b>Goal Setting:</b> Through a series of open-ended questions, we develop a set of goals and objectives for your financial life that are unique to you.</li> <li>• <b>Investment Theory:</b> We review the basic tenants of proper portfolio management. Our goal in this session is to assist you in deciding how much risk you wish to take with your investments. We also present you with an initial analysis of your current portfolio.</li> </ul>
MEETING TWO	<ul style="list-style-type: none"> <li>• <b>Financial Independence:</b> We review your long-term cash flow projections. Our goal is to provide you with a firm understanding of how much you need to save or how much you can spend each year if you are already financially independent. We are able to create multiple “what if” scenarios so that you also understand how changes in the assumptions impact the long term. For example, you might want to understand the consequences of early retirement, Roth conversions, buying a second home or making a gift to your children or grandchildren.</li> <li>• <b>Education Funding:</b> We provide you with an analysis of the cost of educating your children or grandchildren and discuss the most effective way of funding this goal.</li> </ul>
MEETING THREE	<ul style="list-style-type: none"> <li>• <b>Investment policy guidelines and portfolio recommendations:</b> We will review a set of written guidelines for your portfolio(s) and make specific recommendations for how to invest the funds in your portfolio giving due consideration to short and long-term goals, income tax impact of choices, cash flow needs and cost of implementing recommendations.</li> </ul>
MEETING FOUR	<ul style="list-style-type: none"> <li>• <b>Risk management review:</b> We will review your various insurance policies including, life, disability, automobile, home, umbrella, and, if applicable, long-term care to life insurance. We will comment on the quality and cost of the existing coverage as well as make recommendations for termination or additional coverage where necessary.</li> <li>• <b>Income tax review:</b> We will review your current income tax return with you and when possible, make recommendations as to how you may save income taxes in the future.</li> </ul>

# Our First Year With You

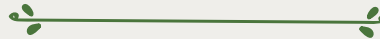
<p>MEETING FIVE</p>	<ul style="list-style-type: none"> <li>• <b>Estate planning review:</b> We will review your current estate plan with you to confirm that it meets your goals and objectives for your family. If changes are necessary, we will work closely with your estate planning attorney to implement these changes. If you need to engage an attorney, we will assist you in selecting the appropriate individual to work with you.</li> <li>• <b>Philanthropic planning:</b> For clients who identify philanthropy as a key goal, we will discuss your current mission and values for this giving, evaluate currently employed strategies and discuss, if appropriate, methods for increasing the effectiveness of your philanthropic endeavors.</li> </ul>
<p>MEETING SIX</p>	<ul style="list-style-type: none"> <li>• <b>Portfolio reports:</b> If you elect to hire us as your discretionary investment manager, we will review your first quarterly portfolio reports with you. The goal of this meeting is to review the format of these reports, answer any questions you may have and tailor the future quarterly reports to your needs.</li> <li>• <b>Integration of non-portfolio investments into your financial strategy:</b> Throughout the process, we will gather information on other assets such as real estate, timber, or a closely-held business. Because each client is unique, the analysis and incorporation of these assets into your long-term plan will also be unique. In meeting six, we confirm that we have addressed or uncovered all key issues and that we have a forward-looking plan to resolve.</li> <li>• <b>Assessment interview:</b> We want your feedback on our progress to date towards your initial goals and any recommendations you have as to how we might improve our process or service.</li> </ul>
<p>MEETING SEVEN (OPTIONAL)</p>	<ul style="list-style-type: none"> <li>• <b>Family meeting:</b> If applicable and desired, we will review your financial plan with your adult children. The goal of this meeting is to provide a forum for clients to communicate important issues with family members. The agenda might include discussing your estate plan, your long-term care plans or a succession plan for a family business. Clients may choose to delay this meeting until a more appropriate moment in the life cycle of their family.</li> <li>• <b>Human capital development:</b> We believe that you are the most significant factor in achieving your goals. If appropriate, we will explore possibilities for evolving or redeploying your natural skills and talents to align with your personal goals whether it's creating more wealth, pursuing a long-term passion or making a difference in the world.</li> </ul>

# Who's Who at RPG

## Financial Planners

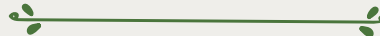
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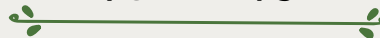
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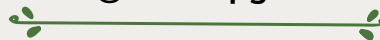
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Elizabeth "Liz" Zemak, EA, WMSTM

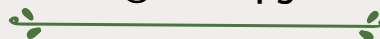
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## Chief Investment Officer

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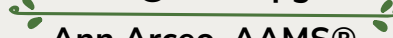
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## Operations and Support Team

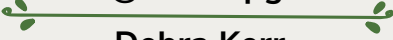
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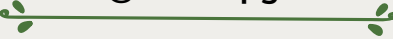
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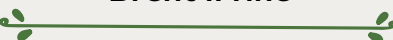


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