Create
FINANCIAL PLANNING

CREATE Process

- **Canvas** - 15-minute initial get to know each other phone or video conversation. Review CreateFP.com in advance to pick your Service Model

- **Realism** - 60-90-minute Initial Discovery Meeting via video conferencing; talk in depth about your financial goals and most pressing financial concerns. After this meeting your planner will work on your plan independently and may contact you with follow up questions. Pay for your chosen service model at this meeting.

- **Expression** - 60-minute Plan Presentation and Recommendations Meeting via video conferencing, usually two to four weeks after the Realism Meeting, which includes:

    - An easy to read summary of your current net worth, goals, action items, and more.

    - Recommendations in the following areas: business vs personal cash flow, savings targets, debt repayments, investment goals, education planning, retirement planning, Social Security planning, insurance, estate planning, and tax planning.

- **Action** - 30-minute phone or video meeting to help put your recommendations in place

- **Texture** - 15 - 60 minute follow up meeting via phone or video conferencing every three to six months, or as major life events come up, to check your progress.

- **Encore** - 60 minutes via video conferencing for your annual customized plan and goal review.

- **Unlimited email support*** - During office hours while not in another meeting.
  *For two weeks after project completion for hourly clients.

- **Budget meetings upon request** - Some clients like this support monthly.

Services

In general, financial planning may address any or all of the following areas. We will work together to select your priorities. These areas may include, but are not limited to:

- **Business Planning**
- **Wealth Planning**
- **Family Governance**
- **Cash Flow and Debt Management - Business and Personal**
- **Life Events**
- **Short, Medium, and Long-Term Financial Goal Planning**
- **Education Planning**
- **Retirement Planning**
- **Social Security Planning**
- **Insurance and Risk Management Review**
- **Employer and Employee Benefits Optimization**
- **Estate Planning**
- **Charitable Gifting**
- **Tax Planning**
- **Investment Consultation**
- **Periodic Review**

Service Models and Pricing

Elements	One Act Play	Clay	Most Popular Masters	Ovation
	Cash-Flow Focus	Start to Save Pay Down Debt	Grow Savings and Create Your Future	Income and Legacy Planning
	$250 / hour	**$100** / month	**$200** / month	**$300** / month
		$600 Upfront	$1,200 Upfront	$1,800 Upfront
	Billed in 15 minute increments	+ 0.30% of investments we manage	+ 0.30% of investments we manage	+ 0.30% of investments we manage
	Get Started	**Get Started**	**Get Started**	**Get Started**
Reviews Per Year	Email support for 2 weeks after project	Zoom Annual Review + Monthlv Check In	Zoom Annual Review + Quarterly Check In	Zoom Quarterly Review + Monthlv Check In
Goal Planning / Budgeting	√	√	√	√
Saving Strategy	√	√	√	√
Debt Strategy	√	√	√	√
Home Buying Consultation		√	√	√
Investment Risk Analysis		√	√	√
Investment Management		√	√	√
Family Meeting			√	√
Estate Planning Coordination			√	√
Risk Management Coordination			√	√
Education Planning			√	√
Employer and Employee Benefits			√	√
Business Planning			√	√
Rental Real Estate Analysis				√ Up to **3 Properties**
Tax Strategy				√
Charitable Gifting				√
Pension Benefit Strategy				√
Social Security Planning				√
Income Planning				√