



FINANCIAL STRATEGIES & MONEY MANAGEMENT SERVICES

OUR FIRST YEAR TOGETHER

	CLIENT MEETING 1	CLIENT MEETING 2	CLIENT MEETING 3	CLIENT MEETING 4	CONFERENCE CALLS & EMAILS
Purpose	Defining Goals & Identifying Resources	Visioning & Foundation Planning	Developing a Personalized Strategy	Aligning Resources & Recommendations with Goals	Monitoring Progress
When	Approx. 2 weeks after phone meeting	Approx. 2 weeks after Client Meeting 1	Approx. 2 weeks after Client Meeting 2	Approx. 2 weeks after Client Meeting 3	As needed
Time	1.5 – 2.0 hours	1.5 – 2.0 hours	1.5 – 2.0 hours	1.0 – 2.0 hours	
Topics Covered	<ul style="list-style-type: none"> ▪ Address any Hot Questions ▪ Discuss the financial strategy process ▪ Establish meaningful goals, values & vision ▪ Listen to your concerns ▪ Review Get Acquainted Questionnaire ▪ Collect/Clarify any missing data ▪ Discuss possible “What If” scenarios 	<ul style="list-style-type: none"> ▪ Address Hot Questions ▪ Review initial “What If” scenarios, assumptions, and goals ▪ Discuss other options/alternatives for “What If” scenarios ▪ Identify obstacles to goals ▪ Review Educational funding (if needed) ▪ Review Estate Planning documents* 	<ul style="list-style-type: none"> ▪ Address any Hot Questions ▪ Review current investment portfolio asset allocations and holdings ▪ Present initial recommendations ▪ Review Investment Strategy & sign applications ▪ Provide specific recommendations for 401(k), 403(b) plans ▪ Discuss implementation and responsibilities 	<ul style="list-style-type: none"> ▪ Address any Hot Questions. ▪ Discuss Income Tax* planning including Equity Compensation ▪ Review initial planning recommendations ▪ Review any questions regarding implementation ▪ Address open matters from previous meetings 	<ul style="list-style-type: none"> ▪ Address any Hot Questions. ▪ Review progress on implementation ▪ If things change throughout the year, we will make modifications or help make the most of new opportunities. ▪ We now move into the Ongoing Planning after Our First Year together.
Follow-Up	<ul style="list-style-type: none"> ▪ Update Net Worth Statement, if needed ▪ Obtain missing or incomplete data 	<ul style="list-style-type: none"> ▪ Work with Estate Planning attorney (if needed) 	<ul style="list-style-type: none"> ▪ Begin implementing investment recommendations 	<ul style="list-style-type: none"> ▪ Ongoing communication regarding implementation 	

INSIGNIA FINANCIAL COMPANY

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*The financial analysis and recommendations are not intended to replace the need for independent tax, accounting, or legal review. Individuals are advised to seek the counsel of such licensed professionals. Securities and Investment Advisory Services are offered through Royal Alliance Associates, Inc., member FINRA/SIPC. Royal Alliance Associates Inc. is separately owned and other entities and/or marketing names, products or services referenced here are independent of Royal Alliance Associates, Inc. 15499217-20190108