

Hello [CLIENT NAME],

I really enjoyed our conversation this morning and want to reiterate you have both been doing such a great job in your finances! Your dedication and discipline have put you into a fantastic position to have flexibility in your plans and hopes for the future. I'm humbled and grateful for the trust you've already placed in me with just being willing to be transparent and share about your life during our conversation. I loved hearing your values in life and around money, especially as it relates to how you've gotten to where you are today.

Working Together

My role in working together with my clients is usually two-fold as an advisor and educator. Personal finance is just that: it's personal. Your financial plan should uniquely reflect your specific circumstances, goals, and values. My role is to help combine the "science/math" of financial planning with your financial life to give you confidence and peace of mind as you plan for the future.

At a minimum, we will cover the following topics over our meetings together:

- **Identifying Goals.** This is the foundation of financial planning. Knowing where you are now is the necessary first step to reaching your goals. We can map out all of the life's what-if's along the way, especially as you consider the next chapter of your lives, paying for your kids' college education, optimizing your current investments and savings, reviewing tax planning to ensure you aren't overpaying the IRS, giving you the freedom to spend on what's important to you, and teaching you about finances all along the way.
- **Education Planning.** As you finalize the payment outlays for undergraduate education, we can help you figure out your best strategy at every step, and can even help review your financial picture as it relates to future eligibility for financial aid.
- **Risk Management.** We will do a complete review of all of your current insurance coverage and needs including life insurance, property and casualty, disability, umbrella, and any special situations. Risk management is often used simply as a synonym for "insurance," but it is so much more: ample cash reserves, optimized

savings rate, estate planning documents to care for your family, an appropriate investment portfolio, etc.

- **Estate Planning.** While this isn't the most fun topic, estate planning for most people with families is first and foremost a way of protecting your spouse and children in case anything happens to either of you. We can help identify needs in your existing estate plan and coordinate to create a new estate plan or update your current one to ensure that your estate plan works well with your overall financial plan.
- **Real Estate Planning Strategies.** We look at the role that real estate might play in your total financial picture. We will examine how to best balance the risks and potential rewards of real estate ownership with those of your investment portfolio and the rest of your financial picture.
- **Investment advice.** We provide a high-level view of your entire portfolio as it exists today between your various retirement accounts like SEP IRAs, possible solo 401k, Trad and Roth IRAs, any taxable accounts, and Donor Advised Funds. I then recommend how to tailor it to better meet your goals or just confirm what you've already been doing. We can also explain how various investment vehicles and strategies work together between your taxable and brokerage accounts. I can be a second opinion on anything investment related you want to discuss.
- **Cash Flow Management.** Although you already have good habits with this part, I can review for a second opinion on your income and expenses to determine any ways to further improve or optimize, especially concerning taxes.
- **Retirement Planning.** As you look ahead to the future, we can model the best ways to consider your financial life over the long term. We look at when you are likely to achieve financial independence (ie. not having to work for money anymore given your current savings and spending goals, and we adjust your plan to account for all the changes that life inevitably brings.
- **Employee Benefits Optimization.** We help you examine options for health insurance, 401(k) contributions, life insurance, legal services...the list is long. We review your benefits and determine whether you are taking full advantage of the benefits available to you and how best to evaluate benefits as they change.

- **Tax Planning Strategies.** We want you to understand your taxes and how they interact with the rest of your finances. We also look for ways to minimize current and future income taxes as a part of your overall financial planning picture. A knowledge of your tax situation will help guide strategy for investing, income, philanthropy. We coordinate with your tax professional to make sure your tax decisions work well with the rest of your financial plan.

I'm here for any other financial questions or topics that would come up.

Wishing You Success!

Daniel