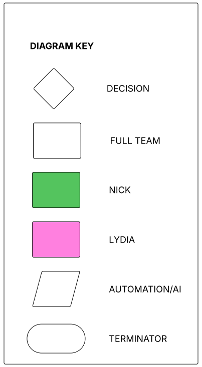


DIAGRAM KEY
DECISION
FULL TEAM
NICK
LYDIA
AUTOMATION/AI
TERMINATOR

LEAD INTAKE & NURTURE PROCESS

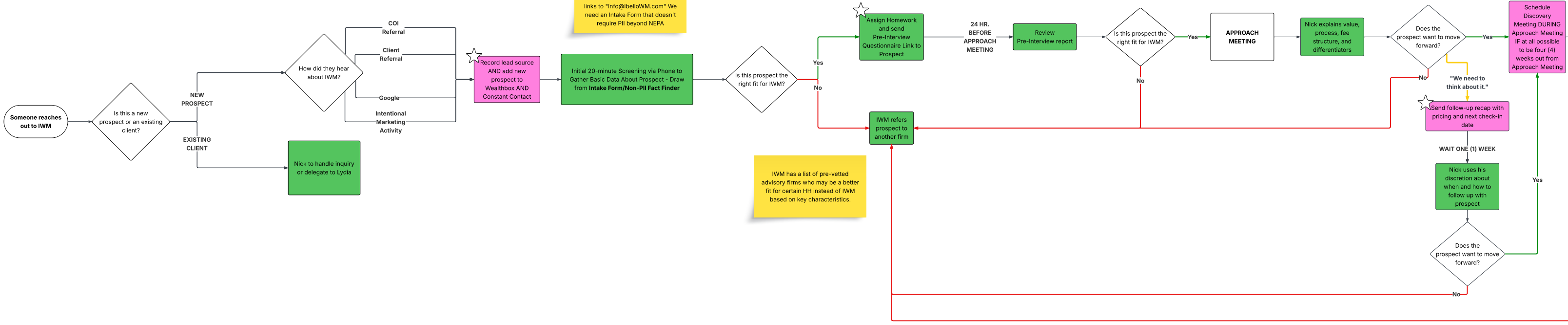
LEAD INTAKE

OUR FIRST CALL

It starts with a 'get to know each other' conversation A 20-min chat. No sales pitches. No pressure.
Tell us a little bit about yourself, ask us all of your questions, and we will provide some high-level observations about your situation.
We only have one goal on this short call: to find out if we can help and if we're a good fit.

APPROACH MEETING: OUR FIRST MEETING

Let's dive deeper An hour-long virtual (or in-person) meeting to learn more.
This first meeting is for you to learn exactly what it's like to work with IWM: we discuss where you are now, sketch out your existing planning and investment work, provide insight into the areas we can help,
review what our planning process and investment philosophy looks like, as well as provide an exact quote for what it would cost. Upon conclusion of this meeting, you will be armed to know if we are the right fit for your wealth


Someone reaches out to IWM
Is this a new prospect or an existing client?
NEW PROSPECT
EXISTING CLIENT
How did they hear about IWM?
COI Referral
Client Referral
Google
Intentional Marketing Activity
Nick to handle inquiry or delegate to Lydia
Record lead source AND add new prospect to Wealthbox AND Constant Contact
Initial 20-minute Screening via Phone to Gather Basic Data About Prospect - Draw from Intake Form/Non-PII Fact Finder
Is this prospect the right fit for IWM?
Yes
No
Assign Homework and send Pre-Interview Questionnaire Link to Prospect
IWM refers prospect to another firm
24 HR. BEFORE APPROACH MEETING
Review Pre-Interview report
Is this prospect the right fit for IWM?
Yes
No
APPROACH MEETING
Nick explains value, process, fee structure, and differentiators
Does the prospect want to move forward?
Yes
No
"We need to think about it."
Schedule Discovery Meeting DURING Approach Meeting IF at all possible to be four (4) weeks out from Approach Meeting
Send follow-up recap with pricing and next check-in date
WAIT ONE (1) WEEK
Nick uses his discretion about when and how to follow up with prospect
Does the prospect want to move forward?
Yes
No

Current process is CTA button on "Process" page that says "Schedule a 20 Minute Call with Nick" and links to "Info@IbelloWM.com" We need an Intake Form that doesn't require PII beyond NEPA

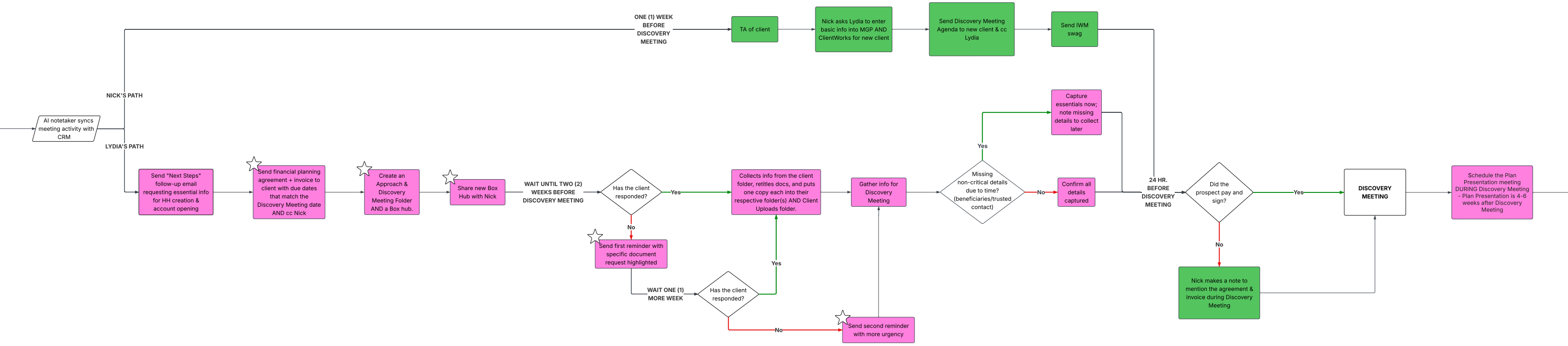
IWM has a list of pre-vetted advisory firms who may be a better fit for certain HH instead of IWM based on key characteristics.

management needs.

ONBOARDING

THE DISCOVERY MEETING

Time to agree on your plan's modeling assumptions. This meeting ensures mutual agreement on the priority planning items and assumptions to properly orient your plan.
We spend time getting to know you; To understand what's really important in your world, your goals, your aspirations as well as any sources of anxiety. It's a goals-based listening exercise focused on where you'd like to be and the problems you'd like to solve. In preparation for this, we will have you securely upload some documents to ensure we thoroughly review every aspect of your financial life to be able to provide coordinated and synergistic counsel.



AI notetaker syncs meeting activity with CRM

NICK'S PATH

ONE (1) WEEK BEFORE DISCOVERY MEETING

TA of client

Nick asks Lydia to enter basic info into MGP AND ClientWorks for new client

Send Discovery Meeting Agenda to new client & cc Lydia

Send IWM swag

LYDIA'S PATH

Send "Next Steps" follow-up email requesting essential info for HH creation & account opening

Send financial planning agreement + invoice to client with due dates that match the Discovery Meeting date AND cc Nick

Create an Approach & Discovery Meeting Folder AND a Box hub.

Share new Box Hub with Nick

WAIT UNTIL TWO (2) WEEKS BEFORE DISCOVERY MEETING

Has the client responded?

Yes

No

Send first reminder with specific document request highlighted

WAIT ONE (1) MORE WEEK

Has the client responded?

Yes

No

Send second reminder with more urgency

Collects info from the client folder, retitles docs, and puts one copy each into their respective folder(s) AND Client Uploads folder.

Gather info for Discovery Meeting

Missing non-critical details due to time? (beneficiaries/trusted contact)

Yes

Capture essentials now; note missing details to collect later

No

Confirm all details captured

24 HR. BEFORE DISCOVERY MEETING

Did the prospect pay and sign?

Yes

No

Nick makes a note to mention the agreement & invoice during Discovery Meeting

DISCOVERY MEETING

Schedule the Plan Presentation meeting DURING Discovery Meeting - Plan Presentation is 4-6 weeks after Discovery Meeting

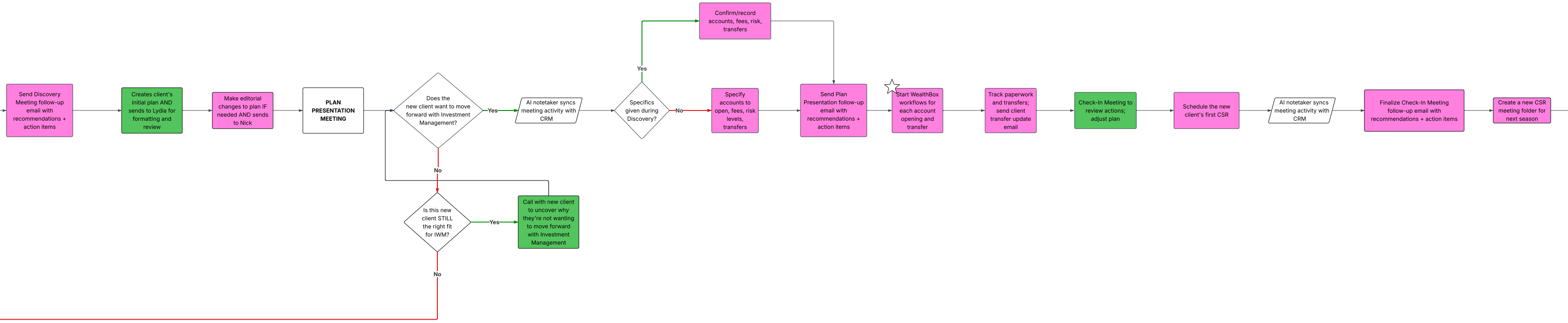
Ibello
WEALTH MANAGEMENT

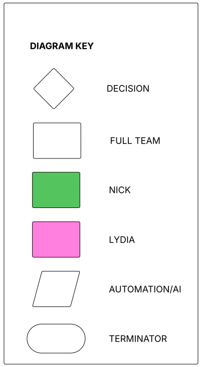
Retirement by ***design***, not ***default***.

PLAN PRESENTATION & PROPOSALS

Putting it all together: A 2-hour meeting to review your Financial Plan.

After spending 4-6 weeks putting together your financial plan, then we'll meet to walk through your plan together. We will address every facet of your financial life linked to your life/retirement goals.
We will have reviewed our notes from all past conversations to formulate your personalized recommendations, including the financial planning recommendations and investment strategies that we believe are most appropriate.
We then help you implement. We consolidate and manage your investments, we we keep track of tax complexities, compliance details, legislative changes, and changes in the market,
allowing you to focus on what you love and not worry about all the intricacies of your financial planning.


Send Discovery Meeting follow-up email with recommendations + action items
Creates client's initial plan AND sends to Lydia for formatting and review
Make editorial changes to plan IF needed AND sends to Nick
PLAN PRESENTATION MEETING
Does the new client want to move forward with Investment Management?
Yes
AI notetaker syncs meeting activity with CRM
Specifics given during Discovery?
Yes
Confirm/record accounts, fees, risk, transfers
No
Specify accounts to open, fees, risk levels, transfers
Send Plan Presentation follow-up email with recommendations + action items
Start WealthBox workflows for each account opening and transfer
Track paperwork and transfers; send client transfer update email
Check-In Meeting to review actions; adjust plan
Schedule the new client's first CSR
AI notetaker syncs meeting activity with CRM
Finalize Check-In Meeting follow-up email with recommendations + action items
Create a new CSR meeting folder for next season
No
Is this new client STILL the right fit for IWM?
Yes
Call with new client to uncover why they're not wanting to move forward with Investment Management
No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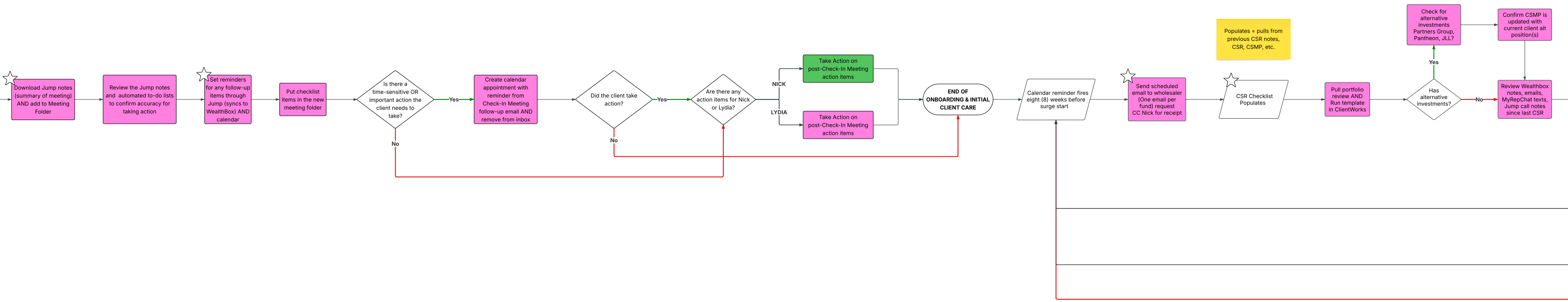
CLIENT CARE

Account Rebalancing & Initial Care Sprint

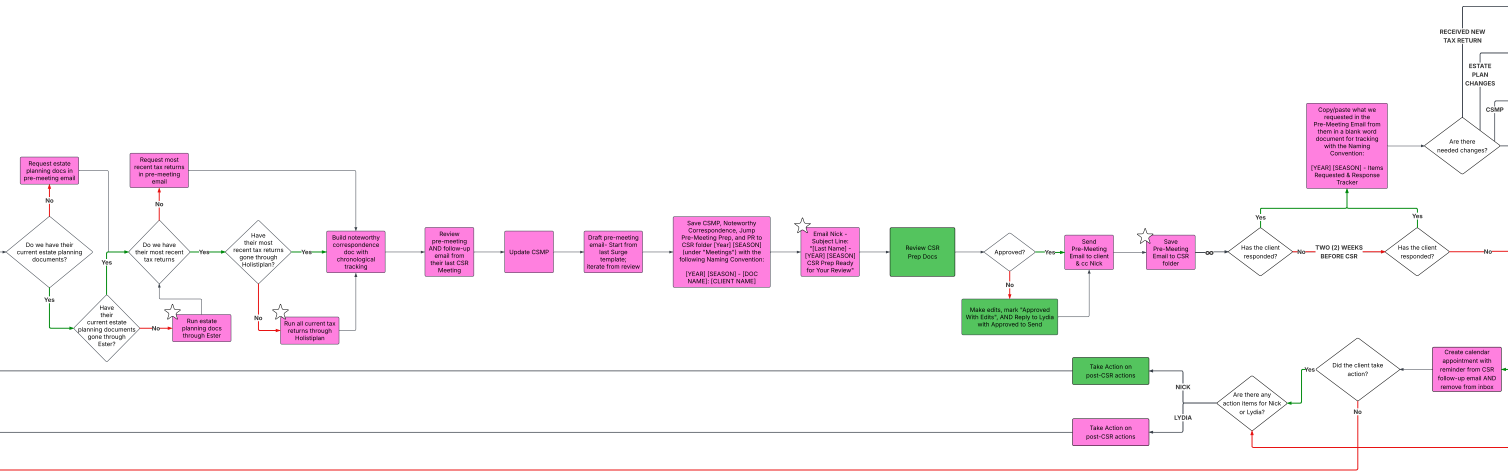
We've got to fix what your previous advisor did.

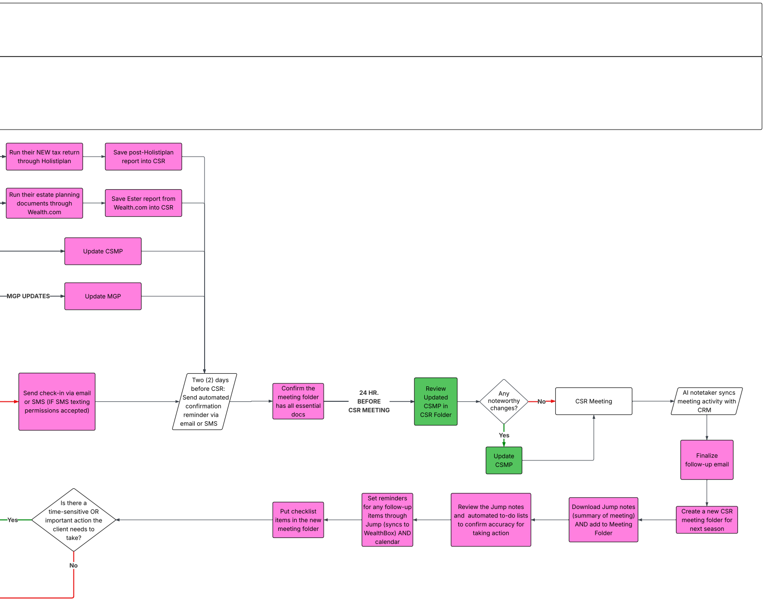

Download Jump notes (summary of meeting) AND add to Meeting Folder
Review the Jump notes and automated to-do lists to confirm accuracy for taking action
Set reminders for any follow-up items through Jump (syncs to WealthBox) AND calendar
Put checklist items in the new meeting folder
Is there a time-sensitive OR important action the client needs to take?
Yes
No
Create calendar appointment with reminder from Check-In Meeting follow-up email AND remove from inbox
Did the client take action?
Yes
No
Are there any action items for Nick or Lydia?
NICK
LYDIA
Take Action on post-Check-In Meeting action items
Take Action on post-Check-In Meeting action items
END OF ONBOARDING & INITIAL CLIENT CARE
Calendar reminder fires eight (8) weeks before surge start
Send scheduled email to wholesaler (One email per fund) request CC Nick for receipt
Populates = pulls from previous CSR notes, CSR, CSMP, etc.
CSR Checklist Populates
Pull portfolio review AND Run template in ClientWorks
Has alternative investments?
Yes
No
Check for alternative investments Partners Group, Pantheon, JLL?
Confirm CSMP is updated with current client alt position(s)
Review Wealthbox notes, emails, MyRepChat texts, Jump call notes since last CSR

Client Service Review (CSR)

Our job is never done Going forward, we meet formally every six months.

We review your investment allocation and performance, discuss liquidity and/or cash flow needs, ensure your income is optimized, help you navigate Social Security and Medicare, address any life changes that may affect your tax/investment or estate planning, and update your retirement modeling to ensure you are still on track.
We help you make intentional decisions by optimizing everything we know at that time, knowing full well that a different set of things will be thrown our way six months later.
Our process will stay the same but the output will be different because your life will be different. And in between meetings? You have unlimited access to ask us questions and seek financial guidance for anything that comes up.


Do we have their current estate planning documents?
No
Request estate planning docs in pre-meeting email
Yes
Have their current estate planning documents gone through Ester?
No
Run estate planning docs through Ester
Yes
Do we have their most recent tax returns
No
Request most recent tax returns in pre-meeting email
Yes
Have their most recent tax returns gone through Holistiplan?
No
Run all current tax returns through Holistiplan
Yes
Build noteworthy correspondence doc with chronological tracking
Review pre-meeting AND follow-up email from their last CSR Meeting
Update CSMP
Draft pre-meeting email- Start from last Surge template; iterate from review
Save CSMP, Noteworthy Correspondence, Jump Pre-Meeting Prep, and PR to CSR folder [Year] [SEASON] (under "Meetings") with the following Naming Convention:
[YEAR] [SEASON] - [DOC NAME]: [CLIENT NAME]
Email Nick - Subject Line: "[Last Name] - [YEAR] [SEASON] CSR Prep Ready for Your Review"
Review CSR Prep Docs
Approved?
No
Make edits, mark "Approved With Edits", AND Reply to Lydia with Approved to Send
Yes
Send Pre-Meeting Email to client & cc Nick
Save Pre-Meeting Email to CSR folder
∞
Has the client responded?
Yes
No
TWO (2) WEEKS BEFORE CSR
Has the client responded?
Yes
No
Copy/paste what we requested in the Pre-Meeting Email from them in a blank word document for tracking with the Naming Convention:
[YEAR] [SEASON] - Items Requested & Response Tracker
Are there needed changes?
RECEIVED NEW TAX RETURN
ESTATE PLAN CHANGES
CSMP
Create calendar appointment with reminder from CSR follow-up email AND remove from inbox
Did the client take action?
Yes
No
Are there any action items for Nick or Lydia?
NICK
Take Action on post-CSR actions
LYDIA
Take Action on post-CSR actions


Run their NEW tax return through Holistiplan
Save post-Holistiplan report into CSR
Run their estate planning documents through Wealth.com
Save Ester report from Wealth.com into CSR
Update CSMP
MGP UPDATES
Update MGP
Send check-in via email or SMS (IF SMS texting permissions accepted)
Two (2) days before CSR: Send automated confirmation reminder via email or SMS
Confirm the meeting folder has all essential docs
24 HR. BEFORE CSR MEETING
Review Updated CSMP in CSR Folder
Any noteworthy changes?
No
Yes
Update CSMP
CSR Meeting
AI notetaker syncs meeting activity with CRM
Finalize follow-up email
Create a new CSR meeting folder for next season
Download Jump notes (summary of meeting) AND add to Meeting Folder
Review the Jump notes and automated to-do lists to confirm accuracy for taking action
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Yes
No