MERITAGE FINANCIAL STRATEGIES

Client Relationship Experience

DEFINE RELATIONSHIP

ESTABLISH RELATIONSHIP

- WHO ARE YOU? GOALS, VALUES AND PREFERENCES
- WHO ARE WE? OUR PROCESS AND COMPETENCE
- CANDID DISCUSSION ON RELATIONSHIP EXPECTATIONS
- CLIENT FACT FINDING: GATHER PERSONAL AND FINANCIAL INFORMATION

CHOOSE RELATIONSHIP APPROACH

- JOINTLY DISCOVER THE BEST APPROACH FOR ACHIEVING YOUR GOALS & OBJECTIVES
- CHOICE IS DRIVEN BY MANY FACTORS: COMPLEXITY OF FINANCIAL ISSUES, STAGE IN LIFE, DESIRE FOR FINANCIAL EDUCATION, AND DESIRE TO EMPLOY A THIRD PARTY "FINANCIAL COACH"

OR

EXPLORE CURRENT NEEDS

PRODUCT SELECTION

1. ANALYZE YOUR NEED
2. REVIEW PRODUCT LANDSCAPE
3. APPROPRIATE PRODUCT SELECTION FOR YOUR CURRENT NEED
4. DELIVER PRODUCT

FINANCIAL PLANNING

1. EDUCATIONAL SESSIONS
   - GAIN BASIC LEVEL OF KNOWLEDGE IN ALL RELEVANT TOPIC AREAS
2. IN-DEPTH REVIEW OF PERSONAL SITUATION
   - ANALYZE CURRENT AND PROJECTED SITUATION
   - SCENARIO TESTING OF YOUR CUSTOM FINANCIAL MODEL
   - IDENTIFY GAPS IN CURRENT FINANCIAL PLANNING
3. REVIEW TECHNIQUES / COMPARE ALTERNATIVES
   - DISCUSS OPPORTUNITIES AND RISKS
   - SIDE-BY-SIDE COMPARISON OF PROJECTED IMPACT & FULL IMPLICATIONS OF TECHNIQUES (e.g. income tax and estate planning impact of a retirement planning technique)
4. DELIVER WRITTEN FINANCIAL PLAN
   - REVIEW & PRIORITIZE RECOMMENDATIONS IN LIGHT OF VALUES AND PREFERENCES
   - EXPLAIN INTERDEPENDENCIES OF RECOMMENDATIONS

- - - AGREE ON SERVICE LEVEL - - -

SERVICE PLATFORM

ANNUAL DISCUSSION / PRODUCT REVIEW

&

RESPONSE TO EVOLVING NEEDS

PLAN IMPLEMENTATION

- CONSENSUS WITH OTHER ADVISORS (Attorney, CPA, etc...)
- IMPLEMENT RECOMMENDATIONS ON AGREED TIMELINE
- FAMILY MEETING TO SHARE ASPECTS OF THE PLAN

&

PLAN MONITORING & UPDATING

- BUILD PERSONAL FINANCIAL WEBSITE & STAY ORGANIZED
- MONITOR, TRACK, AND ANALYZE PROGRESS
- PROACTIVITY: KNOW WHEN & HOW TO TAKE ACTION

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