



## **What services do you provide?**

Financial Elements has several different services depending upon your needs which we've outlined in more detail below. All of our services begin with the creation of a Financial Plan. A financial plan may include investment allocation, cash flow, saving, and budgeting, insurance needs analysis, tax considerations, college funding projections and alternatives, retirement planning and projections, and estate planning discussions.

**Financial Plans** – A financial plan is quoted on a project basis and is customized to your individual needs and will include some or all of the planning services addressed above. We typically have 2-3 meetings to review the plan and discuss implementation. We provide specific investment suggestions and guidance for implementing the plan; however you do the actual investing.

**Periodic Reviews** – At your financial review we'll revisit your goals, investments, cash flow /savings, and other applicable topics such as retirement and college projections, life insurance needs, tax considerations, and estate planning. Reviews can be scheduled annually, semi annually, or on an as needed basis.

**Investment Management Services** – We begin new Investment Management relationships with a financial plan. However, we do the implementation of the investment portion of your financial plan. This service includes an Annual Review of your total financial plan and quarterly investment reviews of your managed portfolio. This service is billed as a percentage of assets under management and invoiced quarterly.

*We do not take a one size fits all approach – your financial plan will be tailored to YOUR needs.*

**How are you compensated?** As a NAPFA registered Fee Only Financial Planner, Financial Elements receives its compensation solely from clients. NAPFA defines a Fee-Only planner as one who, in all circumstances, is compensated solely by the client, with neither the advisor nor any related party receiving compensation that is contingent on the purchase or sale of a financial product. A NAPFA member or affiliate may not receive commissions, rebates, finder's fees, bonuses or any form of compensation from others as a result of a client's implementation of the individual's planning recommendations.

## **How does this compare with a commission planner?**

A commission planner may earn his or her income based upon certain products that he or she recommends that you purchase. You might for example buy a mutual fund that has a 5% front load. If you invest \$100,000 with a 5% load, you pay \$5000 in commissions to your broker. That's more than the cost of a typical comprehensive financial plan at Financial Elements, Inc.

**What is your investment philosophy?**

Financial Elements believes in asset allocation and diversification. We typically suggest no-load mutual funds and will work with you to create an investment strategy that is diversified and tailored to your risk tolerance, time horizon, and goals. We use a combination of passive/index and actively managed funds and believe in a buy and hold philosophy.

**What happens after the financial plan is done?**

At Financial Elements, we believe that implementation is critical and we want to walk with you on that part of your financial journey as well. We follow up with you and provide ongoing levels of support. We are looking to become your financial planning resource for many years to come and will work hard to earn your trust and provide you with quality affordable service and advice.

**So how does this actually work?**

The first step is to [Contact us](#). Let us know a little bit about how we can help you. We'll be in touch either via email or phone call to have a brief conversation. If it sounds like we can help you, we can schedule a complimentary initial consultation. We will meet for about an hour to get to know one another and determine if there's a match. We'll explain our services in more detail and ask you questions about your financial life. It's helpful to have account statements available or a list of your investments and your most recent tax return. We also strongly encourage that you come with your significant other if applicable. If we decide to move forward, we'll give you detailed information about the data that we will need and how we'll work with you to develop your personalized financial plan.