



### **Our Typical Client**

Our clients are financially responsible people that are working towards a prosperous financial future. They want a financial plan and are prepared to implement that plan. They want strong relationships with trusted advisors for expertise and personal service. They are not trying to do everything on their own and want to outsource much of the work to the experience of a seasoned professional team. They are also successful, generally optimistic, and intelligent. They are close to or in retirement, and typically have a net worth of \$2MM to \$5MM with a minimum of \$1,000,000 in investable assets. If they are younger, they may not have the net worth of our typical clients but have the income to cover their lifestyle and are saving aggressively to accumulate their net worth.

### **Getting Started**

If that sounds like you, please complete the contact form on our website, and one of our financial planning associates will reach out to gather some basic background information and schedule a short phone call (typically 20-30 minutes) with one of our wealth advisors. During this conversation, you'll learn about the structure of our firm, our services, our fee structure, and our process. We'll also ask a few high-level questions about your current financial situation and answer any questions that you may have.

### **Getting To Know You**

If it is determined that we are a good fit to work together, after the call one of our financial planning associates will send you our Financial Lifestyle Workbook, which will help you brainstorm financial goals. The workbook also includes a list of financial documents that we need to craft a plan for your future. Once we've received your completed workbook and requested documents, we'll schedule an Engagement and Data Gathering Meeting with one of our wealth advisors to review and confirm your data, clarify and quantify your financial goals, and introduce you to the software we use to build your financial plan. We'll also review our Wealth Management Consulting Agreement and Engagement Letter, which you'll be asked to read and sign if you'd like to continue the financial planning process.

### **Creating Your Path**

Upon completion of the Data Gathering phase, we'll hold a Rough Draft Meeting to review our inputs and analysis thus far, discuss any additional documents and/or information received since the last meeting, and run various scenarios for the future, based on your goals.

Depending on your current financial situation, and future goals, concerns, and needs, we'll discuss everything from life insurance and long-term care to investment preferences at this meeting. Your input will be critical, so come prepared to share all your financial goals, wants, and wishes! We'll also complete a Risk Assessment, which gauges your overall risk profile and helps us make proper recommendations for investment allocation, debt, insurance, and other financial-related decisions

The goal for this phase is to finalize a scenario that will be used as a basis for our recommended plan and action items. We'll then stress test your plan with various scenarios (good and bad) to make sure it holds up against an array of economic conditions, market returns, and personal outcomes.

### **Delivering Your Plan**

After we've developed a finalized scenario for your plan, we will hold the Financial Plan Delivery Meeting. At this meeting, we'll present your financial plan and go in-depth to ensure you understand the ins and outs of the path we created with you. As part of the deliverable, you'll receive a digital copy and printout of the financial plan, an Executive Summary of the plan (called *Your Path Summary*), and a list of Action Items that will align your current financial situation with the scenario we created with you.

### **Implementing your Plan**

The previous step marks the end of our formal financial planning process; however, putting your plan into action is the most important step on the path to financial independence. To get the most value out of your financial plan, it's critical that you commit to bringing the plan to life.

If you qualify to be a permanent wealth management client, which typically means having a minimum of \$500,000 in investable assets or meeting our contribution minimums, we will hold a set of implementation meetings to help you complete your action items.

First, we will talk about the logistics of opening and transferring your existing investment accounts, with the goal of consolidating and simplifying your financial life. This step includes setting a fiduciary advisory fee for our ongoing investment management and financial planning services.

Next, we will create an investment strategy for each account, based on your goals, risk profile, tax situation and personal preferences.

Once the investment plan is complete, we help you prioritize and complete the remaining action items. We will drive this process and be your accountability partner as you check items off the list.

If you do not qualify to be a permanent wealth management client or choose not to implement your financial plan with us, our detailed Action Items list will guide you through exactly what you should accomplish to bring your plan to life.

## **Monitoring Your Plan**

Upon completion of the immediate Action Items, you will officially be “on the path.” As a fully onboarded client, we’ll hold periodic meetings to review your investment strategy, update your financial plan, and make sure you’re still “on the path” to reach your goals.

As a Pathfinder client, you’ll find that our team is accessible and responsive to serving your financial needs. Beyond our formal periodic meetings, you can reach us via phone, email, or in person as needed. We stand ready to guide you forward.

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