CASSANDRA SMALLEY
WEALTH MANAGEMENT

START HERE >

FREE CONSULTATION

> Confirm mutual fit
> Discuss pricing and services

NEXT WEEK >

DISCOVERY MEETING

> Uncover your "why"
> Discuss goals and values
> Decide to work together

NEW CLIENT ONBOARDING

MONTH 1

MEETING 1: GET ORGANIZED

- Establish your personalized financial planning portal
- Connect accounts & financial details in your profile
- Create a statement of financial purpose
- Prepare your net worth statement

MEETING 2: INVESTMENT ADMIN

- *Establish accounts, complete paperwork, transfer assets*
- *(Reserved for Investment Management clients)*

MONTH 2

MEETING 3: PLAN DRAFTING

- Review current spending and savings plan
- Refine goals and scenarios
- Evaluate priorities and outline tasks to begin implementation

MONTH 3

MEETING 4: INVESTMENTS

- Review asset allocation
- Assess risk tolerance and risk capacity
- *Develop Investment Policy Statement*
- *Begin in-house implementation (Reserved for Investment Management clients)*

MONTH 6

MEETING 5: RETIREMENT PLAN DESIGN

- Develop and discuss financial planning strategies
- Commit to implementing your top 1 or 2 recommendations

MONTH 9

MEETING 6: PLAN PRIORITIES

- Ongoing quarterly meetings focus on plan updates, life events, and financial planning themes based on your priorities. (Examples cont.)

www.cassandrasmalley.com

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FIRST YEAR POST ONBOARDING

These quarterly meetings are designed to be completed in any order so we can focus on the areas of your financial life that will be the most impactful first.

TAX PLANNING STRATEGIES

Are you minimizing lifetime taxes? We will review your most recent tax return and share important observations. We will collaborate with your CPA or EA on potential tax planning opportunities you have available based on your financial picture.

ESTATE PLANNING STRATEGIES

Who do you want to inherit your assets - your family, a charity, a pet? We will confirm your current documents match your wishes. If you do not have an estate plan, we will start the conversation and partner with your attorney to draft your documents. We will ensure beneficiaries are properly listed on all accounts and your accounts are properly titled.

COLLEGE SAVINGS PLANS

Do you have a child or grandchild you would like to help save for college? We will discuss the various college planning strategies and help you find the right plan and investments for your family. We will develop a forecast to track your college savings progress for each child and discuss how to best plan for future education expenses in addition to other competing financial goals.

CHARITABLE GIVING

If you are charitably inclined, let's ensure you are maximizing your impact to the charitable organization. Through tax planning strategies and understanding your philanthropic wishes, we can ensure your dollars will leave an impact and a legacy.

INSURANCE

An otherwise excellent financial plan can fall apart quickly without proper insurance coverage. From life insurance to home/renters, flood, auto, umbrella, disability, and long-term care, we'll confirm your policies are what you need but were not oversold. We want you to be protected from those devastating what-ifs.

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SMALL BUSINESS PLANNING

Can you forecast your next 6 months' cash flow and taxes? Let's get your business on track so that it can help you build wealth and reach your goals. We'll look at unique opportunities available to business owners and multi-gen family-owned companies.

STUDENT LOANS

We will review your student loan picture to establish a plan and determine if refinancing, government repayment programs, or accelerated payments will help you most.

EMPLOYER BENEFITS OPTIMIZATION

Self-employed or not, we will walk you through the choices to help you maximize your employer benefits.

SOCIAL SECURITY OPTIMIZATION

Social Security claiming strategies can be confusing and overwhelming. We'll help you determine the optimal time to claim based on your income, assets, and goals.

401K REVIEW

Let's take a look at your 401(k) plan and ensure it aligns with your risk tolerance. We'll review the menu of available options and provide recommendations to ensure it is properly invested to meet your goals.

FAMILY MEETINGS

Talking to family about personal finances is tough. We'll help facilitate these difficult conversations to ensure everyone understands their role, where to find important documents, whom to call in an emergency, and your wishes.

FIRE ATTAINMENT

If Financial Independence, Retire Early is on your mind, we'll craft a plan to ensure you are on track and what it will take to get there.