
GUIDE TO GETTING STARTED

THE FAI WEALTH MANAGEMENT ROADMAP



FAI

WEALTH MANAGEMENT

Stability through every season of life.

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YOU'RE UNIQUE, AND SO ARE YOUR CIRCUMSTANCES AND YOUR GOALS FOR TOMORROW. AT FAI WEALTH MANAGEMENT, WE THINK YOUR FINANCIAL STRATEGIES SHOULD BE AS DISTINCTIVE AS YOU ARE.

It's also about who you are beyond the numbers—your values, interests, and concerns. Addressing the picture of your life in its entirety and the future you envision, we work with you to formulate a specific, practical plan that provides stability, prosperity, and peace of mind. To deliver this level of financial confidence, we work with you in two main areas, each related to an aspect of our whole-life approach to wealth management: **financial planning and investment management.**



The journey to financial independence can seem overwhelming.

That's why we created our *Guide to Getting Started* to help you through the process, serving as a roadmap so you know what to expect as we work together. We'll be with you every step of the way — supporting when you need support, educating when you need education, and advising when you need advice.

Let's get started!

STEP 1: DISCOVERY MEETING

Date: _____

Name: _____

Email Address: _____

Phone # _____

At this meeting we will cover:

- Getting to Know You
- Getting to Know FAI
- The FAI Plan
- Moving Forward

STEP 2: RETURN DATA GATHERING FACT FINDER

Date: _____

Gather data so account implementation and Discovery Cash Flow scenario planning can begin.

Homework:

- Complete your online Fact Finder: Data Gathering

STEP 3: WELCOME MEETING

Date: _____

Review and discuss Service Agreement and next steps to begin building your customized road map to financial independence.

At this meeting we will:

- Continue discussion from Discovery Meeting and answer questions regarding the process, timeline and Service Agreement
- Sign the Service Agreement
- Ask questions and seek details on your goals and concerns
- Define scope and assumptions for your Discovery Cash Flow scenario planning
- Sign paperwork to open accounts and transfer assets to Charles Schwab and Company
- Provide copies of most current two years of tax returns, if not already provided
- Provide copies of estate documents, such as Wills, Trusts, Powers of Attorney, Advanced Medical Directives, if not already provided

STEP 4: FACT FINDER & DOCUMENTATION REVIEW

Date: _____

Review and discuss information needed to build your Discovery Cash Flow via email or phone.

At this meeting we will:

- Review and refine your scope and assumptions from Welcome Meeting
- Ask questions and seek details based on review of the Data Gathering Fact Finder and documentation

STEP 5: DISCOVERY CASH FLOW PRESENTATION & INVESTMENT ALLOCATION DISCUSSION

Date: _____

Review and determine your risk profile and begin development of target scenario to guide you through the process.

At this meeting we will:

- Review goals, concerns and assumptions in Discovery Cash Flow
- Illustrate several scenarios to show options for meeting your goals
- Agree upon a target scenario that will be used as a guideline for the remainder of the process
- Determine your appropriate investment risk profile and investment allocation strategy
- Review and sign Investment Authorization Form to begin investment implementation in selected FAI profile

STEP 6: DISCOVERY CASH FLOW FOLLOW-UP

Date: _____

This is an optional follow-up email or phone call to review outcomes and actions from Discovery Cash Flow Presentation

At this meeting we will:

- Answer questions from the Discovery Cash Flow Presentation
- Discuss your questions and concerns regarding the preparation of the Strategy Presentation
- Update on progress of investment implementation

STEP 7: STRATEGY PRESENTATION

Date: _____

Review and finalize target scenario to guide you through the process and develop your Personal Road Map Action list.

At this meeting we will:

- Review and finalize target scenario that will be used for ongoing planning work
- Review recommendations covering your financial concerns, such as but not limited to:
 - Investment of non-managed cash
 - Taxes and potential risks and opportunities
 - Education funding, if applicable
 - Insurance needs, including life, disability, long-term care and liability
 - Estate planning
 - Create your Personal Road Map Action List and set priorities for each action

STEP 8: FIRST ACTION MEETING

Date: _____

Discuss actions and steps necessary from your Personal Road Map

At this meeting we will:

- Review and discuss options for high priority items from your Personal Road Map Action list
- Identify and review action plan for next high priority action items from your Personal Road Map Action list

STEP 9: INVESTMENT ORIENTATION MEETING

Date: _____

Review and discuss Investment Implementation and FAI's Investment Reports.

At this meeting we will:

- Answer questions about investment implementation
- Review investment reports
- Review outstanding items from your Personal Road Map action list
- Identify additional planning needs and/or goals





WE'RE WITH YOU ALL THE WAY.

Since we opened our doors in 1987, FAI has integrated world-class investment philosophies with highly personalized financial planning that takes into account each client's life story. Our financial perspective is presented in a friendly, down-to-earth manner that inspires trust and confidence. We are good listeners and we vow to always treat you the same way we'd want to be treated ourselves. This deep client commitment has translated into enduring relationships, many of which span decades. And while we're proud of our combined 150+ years of experience in financial planning and wealth management, we're even more fulfilled by the hundreds of families we serve.

