



INTRODUCTION TO FINANCIAL PLANNING SERVICES

Thank you for your interest in me and our firm. I truly appreciate your being in touch and asking what I do for my clients.

In a sentence, I see my role as helping take away the stresses caused by money. This of course changes from one individual to another. As a result, we work hard to focus our attention at the core of the “stress” and begin building from there.

The majority of my clients are professionals, small business owners, and retirees from those groups. We spend time identifying their current situations, define their goals and dreams for their future, and then work together to make the dreams a reality.

With regards to our planning process, we are very systematic. After an introductory conversation, and assuming you decide to work with me, we would plan to meet for 1.5 – 2 hours to go through a Discovery Meeting. This meeting is a chance for me to ask questions about you and your financial life and allow me an understanding of where you stand personally, professionally, and financially. We will also spend a good period of time discussing the goals you have for the future; primarily in the next 3 years. This is not to say we do not plan for 30+ years down the road, but it can be very “gray” the further out we look. 3 years is far enough to have an impact, and close enough we can just about touch, feel and taste it. Any planning directed at goals further out than 3 years is done with the knowledge that the goal will require further definition as we get closer.

The next meeting, the Planning Meeting, is when we report back to you with an outline of where you stand today and what strategies we recommend for us to connect today with your desired future. In outlining these strategies, we will lead you through what strategies exist and why we recommend the ones we have. The goal is to start building a framework or a Plan.

From there, the reporting is for you to take away, to think, and to discuss with the key people in your life. The primary plan may only serve as a benchmark for discussion, and we may revamp the plan in certain areas. However, often it is the blueprint we use to move forward. Bottom line, we need a point of reference with which to begin, and the initial plan is just that.

Our steps from there will vary depending on your unique circumstances and how involved you would like me to be. At minimum we generally meet a third time to review/revamp/confirm the plan according to your thoughts, opinions, and/or ideas.

If this is where we stop and you are going to implement the strategies on your own, I work on a fee for service basis. The fee for my time is \$200 (+GST) per hour and to complete the process to this point is generally 4 - 6 hours of time.

On the other hand, if we are involved in the implementation of the Plan, there is only a one-time planning fee of \$500 (+GST), no hourly fees, and we ask that you are comfortable with us being compensated via investment management income, and/or insurance policy compensation; whatever is required within your specific plan. Having said that, before any decisions are made, we will fully outline the options, and the associated costs, before implementing anything.

As a fully independent firm/advisor we/I have no direct tie to any one product or service provider, and we create our own portfolio programs. This allows you the comfort of knowing my advice is not driven by who will pay me the most; from a compensation perspective, it makes no difference to me. We do have favourite companies in certain areas based on what they provide, how they provide it, how efficient they are, and their level of service, but income is not a decision-maker.

The latter option is how we work with ~95% of our clients. This way it is part of our on-going responsibilities to keep your financial situation moving positively in an efficient, directed manner. As a result, we will have regular review meetings through the year at the most efficient times for you; typically, every 6 - 12 months. And of course, if situations arise that warrant discussion before your targeted review time, we will react accordingly. In this way it is a team approach. We each take our roles together with the goal of making your unique dreams a reality.

Ultimately, our goal for you is that you will know where your money is going, why it is going there, and what the end result is intended to be. When these things are known, generally the money-related stresses are relieved, and you can live a life free of financial worry.

To conclude, I hope I have done a good job outlining what we do, how we do it, and what you could expect from us. Please feel free to email/phone me with any questions, and/or if you would like to arrange a time to meet. For further back-ground information on myself and our firm, please feel free to go to our website www.rgfwealth.com.

In the meantime, I hope all is well with you, and I look forward to hearing from you.

All the best,

RGF Integrated Wealth Management

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