

What Exactly am I Paying For?

What if you could track all your personal finances in one location (including company benefit plans) with the advantage of a fiduciary Certified Financial Planner™ to coach you?

Simply complete an online profile and sync your accounts. Then, you'll speak with a CFP® who will discuss your current situation, and create your personalized financial plan. Your plan and future updates include actionable steps, like how to allocate your money between personal assets and workplace benefits, and how to best take advantage of your employer's benefits.



Our Insight Track™ system gives you a single access point to securely view all your:

- Financial accounts
- Tax and legal documents
- Insurance coverages
- Investments
- Annuities, IRAs, 401(k)s
- Employer compensation and benefit plans
- Stock options, RSUs, restricted shares
- Real estate holdings
- Estate planning
- Wills, trusts, deeds

Certified Financial Planner Board of Standards, Inc. (CFP Board) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with plaque design) logo in the United States, which it authorizes use of by individuals who successfully complete CFP Board's initial and ongoing certification requirements.

No one likes having the question of "Are you trying to help me? Or are you trying to sell me?" Financial planning should never be about fulfilling a quota. That's why we set up our business model to be different from other advisors.

- NO call center environment - you will always have your designated planner
- NO product sales

Know that you will always be getting the best value for a fraction of the price compared to what other advisors ask:

	MY FINANCIAL COACH	Traditional Advisors
Cost of Planning		
Data Gathering	Uses Technology to keep up-to-date Virtual Statements	Lengthy data gathering process that requires time
Meetings	Virtual Guided Meetings that are Flexible	In-person meetings that force advisor/client travel costs
Financial Product Design	Has no products to offer directly to the consumer	Must design product solutions within their planning process
Multiple System Cost	Is Focused on Systems for Financial Planning	Must keep in place product systems, planning systems, product compliance systems
Registration Cost	Registers CFP®s	Must register CFP®s, Register Financial Product Licenses, Register Financial Manager Licenses
Office Costs	Virtual Based Office	The "nice" office that must be kept for drop-ins (using your dollars)
Affiliation Cost	Is not owned by a larger company	Often affiliated with a larger company that charges overriding compliances and affiliation costs

* We do not sell products or services or manage your money