## Setting up a New Relationship with PFPG

Initial phone conversation & introductory meeting

**Goals & Objectives** 

• Discuss short and long term financial and personal goals

• Establish benchmarks for

measuring progress

Proposal letter from PFPG

Decide to work together, sign agreement

First meeting: discuss financial picture, share info & identify initial steps

## Financial Planning Areas Addressed with Your Planner

#### **Investments**

- Establish risk tolerance
- Create investment strategy
- Provide portfolio reports and analysis
  - Deliver investment advice

#### Retirement

- Review employer benefits and social security options
- Advise on funding & withdrawal strategies
  - Create retirement timeline

#### **Taxation**

- Review tax returns
- Advise on tax-advantaged investments
  - Develop tax-saving strategies

# Circle back to planning areas as needs and life circumstances change

### **Cash Flow**

- Review current saving and spending
- Create balance sheet of assets and debts
  - Advise on improved use of cash resources

#### **Estate Planning**

- Review existing will or estate plan
- Discuss and develop strategies
- Work with attorneys to refine documents
  - Coordinate implementation of plan including beneficiary designations

#### Insurance

- Review current policies
- Identify and examine areas of risk
  - Evaluate suitability and cost