



## Financial Planning Services Commitment

### *Committed to stronger financial lives*

When you become our financial planning client, it is our commitment to provide you with the following services:

**1: Annually Updated Written Financial Plan**

Each year you will receive an updated written financial plan which benchmarks your individual and collective goals against the progress you've made toward those goals. This will serve as our roadmap or blueprint which guides your major financial decisions. As with any journey you take, it is important to chart your course in advance, consider your options, and make necessary corrections as obstacles and opportunities arise. Over time, there may be changes to your goals and circumstances, tax laws, etc., and it is important that these changes are taken into formal, written consideration.

**2: Consolidated Online Account Balances**

Through our cutting-edge financial planning software, we will assist you in establishing and maintaining secure online connections to all of your financial accounts, including balances and asset allocation for your brokerage accounts, retirement accounts, bank accounts, and debts accounts through one secure login. Your accounts will feed directly into your financial plan, will be updated nightly, and accessible to you any time.

**3: Consolidated Expense Tracking**

You will also have access to consolidated expense tracking through the same financial planning software portal. Our system allows you to securely track all of your spending, categorize all of your expenses the way you want, and compare your actual spending to your planned budget, all on autopilot.

**4: Archived Access to Important Financial Documents**

Through the same online access, we will maintain an updated, secure archive of all of your important financial documents such as your tax return, your Wills, trusts, and medical directives. For your convenience or in the event of an emergency, you can access these documents any time, from anywhere in the world you can get a secure internet connection.

**5: Proactive Year-End Tax Planning\***

If applicable, we will meet with you every fall to proactively plan for any year-end tax reduction strategies with the guidance of competent tax counsel. This allows you the maximum opportunity to take advantage of any applicable tax minimization strategies.



**6: Personal Insurance Planning**

Initially, and periodically, we will review your life, long-term care, and disability insurance needs to confirm the coverage you have is adequate, affordable, and appropriate given your needs, goals, and insurable risks.

**7: Estate and Legacy Planning\***

With the guidance of competent estate planning counsel, we will review your estate plan every 5 years, or as significant changes in estate tax laws occur, to confirm that your plan will pass your assets to the next generation as efficiently as possible, while creating a legacy that unites, as opposed to dividing, your heirs.

**8: Debt Management**

Together we will review all of your debts to determine an appropriate order and time frame in which to eliminate any high-interest debt you may have, on a schedule that works for you. Additionally, we will determine how to best utilize any low-interest debt you have to give you the highest likelihood of maximizing your net worth.

**9: Cash Management**

We will review your upcoming planned expenditures as well as unplanned emergency needs to determine the minimum amount of cash you should maintain. Additionally, if capitalizing on opportunities that arise is important, we will recommend any additional cash you should maintain. This minimizes the need to liquidate securities at inopportune times or resort to high interest revolving debt.

**10: Action Plan**

You will receive a written step-by-step action plan intended to guide you in implementing your financial plan and achieving your goals. Your action plan will be updated as needed so that you always know exactly what you need to do to keep your plan on course.

\*The Kelley Financial Group does not provide tax preparation, projections, or tax or legal advice.

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