Whole Life Planning ™ Process – Full Comprehensive

☐ **Introduction Meeting**: In this meeting we ask you to tell us your financial goals, discuss your investment history and provide us with an overview of your current financial situation. As part of the discovery process we share our philosophy of money; Whole Life Planning ™, and explain the business model of Aurora Financial Planning & Investment Management with respect to serving our clients.
Typical meeting duration: 1-2 hours

☐ **Commitment to Planning & Gathering of Data**: When a decision is made to begin working with our firm, we will send you contract paperwork and a list of all your documents needed to begin the planning process. Once we collect all the items required, the documents are scanned into our secure system and forwarded to our financial planning department. Your original documents are returned to you in the exact order they were provided to us.
Typical duration: 1-3 hours, depending how accessible your documents are.

Phase One – Creation of Your Whole Life Plan™

☐ **Data Review Call/Meeting**: Approximately one to three weeks after receipt of the requested documents, after we have entered all of your data into our financial planning system, a conference call will be scheduled to discuss the data you have provided and secure any additional information necessary to accurately model your financial situation.
Typical meeting duration:45 minutes – 1 hour

☐ **Whole Life Planning ™ Visions and Values Conversation**: Everything in your plan will revolve around what you envision for your life and what are your values that will shape your vision. This meeting is a confidential in-depth conversation about the what is important to you: the people and causes you care about. What is also important is to identify any possible problems: the “train wrecks” that could upset your ability to live out your preferred lifestyle and or opportunities either in lifetime or at death that would allow you to help the people or the causes that you care about.
Typical meeting duration: 2-3 hours.

☐ **Investment Collaboration Meeting**: This meeting is an opportunity to work with one of our planners to learn more about the extensive selection of investments available to you. We want you input and to learn of your past experience with investments. We will discuss the pros and cons of various investments, and determine together, what investments you would feel comfortable with and would be appropriate for your goals. We will look at various model portfolios and determine selection of the investment asset classes in your plan. As Registered Investment Advisers we have access to institutional share class investments that are not available to individual investors.
Typical meeting duration: 1-3 hours.

NOTE: Whole Life Planning ™ Visions and Values Conversation and Investment Collaboration Meeting may be combined into one meeting.

☐ **Review of Risk Management Findings**: We will review with you any risks identified in the Whole Life Planning™ Visions and Values conversation, and offer guidance and advice on how you can transfer the risks identified. Some risks such as health risks cannot be transferred, but instead must be assumed.
Estate Plan design: A review of your current documents (if applicable) will be discussed. If new revised documents are warranted, design assistance will be provided, to ensure that the documents accurately reflect your goals and take advantage of available credits, deductions and exemptions.
Typical meeting duration: 45 minutes – 2 hours. (depending on the amount of information that needs to be covered)

☐ **Presentation of the Whole Life Planning ™ Financial Plan**: Using the information you provided, we will present a fully customized Whole Life Planning™ financial plan. This plan will outline specific steps to be taken to help you pursue your stated goals and objectives. Specific investment recommendations and action steps will be provided for your review and consideration. All paperwork necessary to implement your customized plan will be provided at this meeting.

☐ **Follow-Up meeting/Signing Party**: Within 3-5 business days after the presentation of your Whole Life Planning ™ Financial Plan we have a meeting to answer questions and/or provide feedback on our investment recommendations. Assuming the plan addresses your financial objectives, we have a "signing party" to execute forms and to celebrate your commitment to your financial security and preparedness.

Phase Two - Putting it All Together

☐ **Draft of Attorney Letter**: We will draft an attorney letter on your behalf, outlining decisions made during the Estate Plan Design Meeting. In the letter, we ask the attorney to give a quote on the project in an effort to help avoid paying hourly rates. If changes are needed, we will work as a liaison with the drafting attorney and continue to review all subsequent drafts.

☐ **Estate Planning Document Execution**: We will assist you in the execution of your estate planning documents.

☐ **Titling and Beneficiary Review**: Once your estate planning documents have been executed, we will assist with re-titling of any assets and or liabilities (as deemed necessary) and make recommendations as to how beneficiary designations should be modified to conform with your estate plan.

☐ **Investment Statement Review**: As you receive new investment statements, we will walk you through your statements, help you understand the relevant information and answer any questions you may have.

☐ **Family Meeting**: An opportunity for your heirs to gain understanding of estate planning concepts. Actual dollar amounts are not discussed, but instead, concepts are reviewed. The goal is to provide a few "rules of the road".

☐ **Let's Get Organized**: We will work with you to organize all of your paper documents and statements by using the annual planning binder we provide.

☐ **Private Client Vault**: We have a secure digital platform to digitally store copies of all of your important documents. We will show you how the portal works and assist with setting-up your account on the platform. Only you will have access to your documents.