

Plan to Live

The Fischer Wealth Client Experience
Our clear process to help build new relationships

Step 1: Initial Meeting

- Learning about you, how you value money & what's important to you
- Understanding any special concerns/challenges that worry you
- Learning how we can add value
- Outline our Plan to Live and investment selection process
- Gather statements and documents

Step 3: Second Meeting

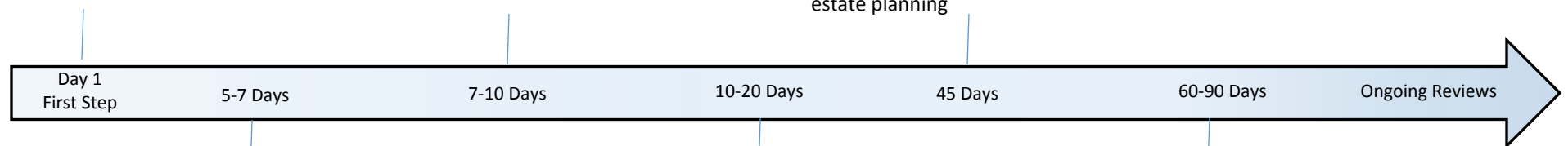
- Presentation of your Plan to Live, Family Index Number, income timeline and detailed investment strategy
- Discussion of our value proposition and management fees
- Outline our concierge onboarding process including logistics, tax awareness and paperwork completion

Step 5: First Statement Meeting

- Review first monthly statement
- Set up secure online account access and discuss online resources
- Establish frequency of future Plan to Live ongoing reviews
- Required Minimum Distribution planning
- Schedule beneficiary/comprehensive estate planning

Step 7: Ongoing Review Process

- Review investments: risk/return relative to peer group/asset class, tax efficiency, cost effectiveness
- Review portfolio performance
- Keeping up to date on life changes/milestones, travel plans and changing needs



Step 2: Develop your Plan to Live

- Establish your Family Index Number
- Develop your income timeline
 - Uncover and coordinate potential income sources (including RMD) and tax liability
 - Determine longevity of income sources
- Analyze current investments: risk/return to peer group and cost effectiveness

Step 4: Concierge Onboarding Process

- Sign prepared documents to open accounts and transfer existing assets
- Implement investment strategy
- Set up income direct deposits (if applicable)

Step 6: Beneficiary/Advanced Planning

- Discuss family dynamics, beneficiaries & transitional planning to next generation
- Estate planning, i.e., living trust, POA, etc.
- Introduce long term health care strategies
- Charitable giving strategies
- Concentrated position planning
- Discuss coordination with CPAs/Attorneys