



	INITIAL DIALOGUE	FIRST MONTH(S)	FIRST YEAR(S)	ANNUALLY
HTG	<ul style="list-style-type: none"> • Review your current financial information • Discuss HTG's philosophy and process • Demonstrate financial planning software • Provide SEC disclosure brochure and privacy policy 	<ul style="list-style-type: none"> • Evaluate current investments and recommend assets to be managed • Open new accounts and initiate transfer of assets • Create preliminary Investment Policy Statement • Set up personal financial planning website • Begin financial plan 	<ul style="list-style-type: none"> • Prepare long-term cash flow projection • Recommend education funding/savings plan strategy • Review your compensation details • Establish retirement savings and/or withdrawal targets • Implement investment plan • Prepare life, disability and LTC insurance analysis • Prepare social security plan if age 60-70 years • Review estate documents and titling of assets & beneficiaries • Recommend best retirement accumulation savings vehicle • Rebalance portfolio regularly 	<ul style="list-style-type: none"> • Update estate plan • Identify appreciated securities for charitable donations • Send updated ADV brochure • Evaluate and address changes in your financial situation • Tax planning
TOGETHER	<ul style="list-style-type: none"> • Meet to discuss your current financial situation as well as your future needs, concerns, and goals 	<ul style="list-style-type: none"> • Examine proposed investment allocation and your risk tolerance • Discuss financial planning inputs and assumptions • Continue to consider short, mid- and long-term goals 	<p>Discuss and review the following:</p> <ul style="list-style-type: none"> • Financial planning output and conclusions • Education plan • Estate and charitable goals • Stock or incentive compensation issues • Appropriate amount of insurance policies and other vehicles • Social Security strategy if age 60-70 years • Long-term savings goals • Retirement distribution plan • Goals and how to reach them 	<ul style="list-style-type: none"> • Meet for annual review • Monitor progress toward goals and financial plan implementation • Review Investment Policy Statement
YOU	<ul style="list-style-type: none"> • Sign Wealth Advisory Agreement • Provide financial information including most recent tax returns, statements, wills, social security, and mortgage information 	<ul style="list-style-type: none"> • Complete Client Data Questionnaire • Provide HTG with a password for transmission of sensitive documents • Review financial plan assumptions • Examine preliminary Investment Policy • Sign account applications • Gain online access to become familiar with personal financial planning website 	<ul style="list-style-type: none"> • Supply all up-to-date company compensation and benefit information • Review and report on children's expected college costs • Provide up-to-date tax return • Provide details on pensions and social security • Introduce accountant and attorney to HTG • Confirm company retirement plan contributions • Examine spending patterns vs. assumptions • Review your quarterly HTG report • Reflect on estate and charitable goals 	<ul style="list-style-type: none"> • Update HTG on any changes in your employment, financial situation, or tax status • Provide updated statements for assets held away from HTG • Reflect on progress toward goals



There's no greater wealth than peace of mind.