

Finance by Design, Inc Client Services

Finance by Design, Inc., provides financial planning and investment management for clients in two ways: by the hour and ongoing retainers.

By The Hour

Most clients start out as by the hour clients. A get acquainted meeting will be arranged at which information will be exchanged and you will be given an estimate of the time it will take to complete the planning. Fees are based on your financial circumstances and on the level of complexity.

We will look at the big picture planning – what do you need to do to be financially secure and meet your goals. This includes looking at cash flow, savings, insurance, tax planning, estate planning and investment allocation. Clients that have businesses also have planning needs that are incorporated into the big picture. The goal is to get your questions answered in a timely, efficient manner.

Once the planning is completed, you have a choice for implementation. If you feel comfortable completing the implementation, you are encouraged to do so. If not, you can become an ongoing client, as discussed below.

Ongoing retainer

Once the initial planning is done you may chose to have Finance by Design, Inc., assist with the implementation of the planning. This usually involves restructuring the investments and making sure the action items from the planning phase get implemented. Client meetings are held at least annually and usually more often, so that you are kept up to date on the process and understand the investments allocations. During client meetings, other issues frequently come up and as part of the ongoing planning, they are addressed.

Fees will vary depending on the services provided, asset levels involved and the level of complexity.

What sets Finance by Design, Inc., apart from other organizations?

- We are fiduciaries. This means we work for the best interests of our clients.
- We are independent. This means we give advice we think is best for the client.
- We care about our client. We follow-up to make sure the planning is put in place when the client chooses to self implement. The plan is only as good as the implementation.