Finance by Design, Inc
Client Services

Finance by Design, Inc., provides financial planning and investment management for clients in two ways: Fee-only, Flat Fee and ongoing retainers.

Fee-only, Flat Fee

Most clients start out as Fee-only, Flat Fee. The initial planning session will look at the big picture – what do you need to do to be financially secure and meet your goals. This two hour interactive session may include looking at cash flow, savings, insurance, tax planning, retirement 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.

After the initial planning session, additional planning may be needed and can be obtained in blocks of two hours or you can become an ongoing client, as discussed below. Clients needing detailed investment review will be quoted a separate fee or may become a retainer client.

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 investment 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.
- Extensive background in financial planning. This means there is the knowledge and experience gained only by working with clients financial issues for many years.