

Foundational Plan



Financial planning covers a wide variety of topics, and it can be overwhelming when you don't know exactly what you need – which is why we created the SFP Foundational Plan. Integrating three primary elements of the planning process – Your Money Story, Financial Framework, and Investments – the SFP Foundational Plan is a comprehensive planning solution that removes the guesswork to keep things simple for you.

Average Range: 8 hours – 20 hours including meeting preparation, meetings, and meeting follow-up. Estimated fees are based on a typical engagement and may be outside of the range referenced above, depending on your specific situation.

Your Money Story (Est. 1 – 2 hours)

We all have a personal narrative around money, and our upbringing and experiences influence how we feel about money and drive our decision-making and behaviors when it comes to personal finance. This conversation is designed to explore the origins of your money story because understanding your past informs the planning process today, and supports long-term financial health and well-being.

Financial Framework (Est. 4 – 12 hours)

Am I on track? Will I be ok? Am I making choices today that will serve me well in the future? These are the questions we all want answered. SFP will work with you to construct a thorough financial framework that starts with creating a statement of financial purpose – your “WHY” which will serve as an anchor throughout the planning process. The framework also addresses many of the quantitative elements of the planning process.

Includes: • Develop statement of financial purpose • Cash flow, goals & savings analysis • Debt analysis + recommendations • Review tax allocation & tax planning opportunities • Insurance needs analysis & recommendations (life, long-term care & disability) • Social security analysis • Beneficiary & titling review

Investments (Est. 3 – 6 hours)

Your portfolio is the engine that powers your plan, so we want to make sure it's serving you well. We start by exploring your risk profile (which is a combination of your risk tolerance and your risk capacity) and then we review and analyze all your investment accounts. Recommendations include asset allocation, specific investment vehicles, account organization, and consolidation as needed.

Includes: • Risk profile [risk tolerance + risk capacity] • How to Have a Successful Investment Experience • Analysis of current investments • Investment vehicle + asset allocation recommendations • Account organization + consolidation

SFP does not custody assets or have discretionary authority. You are responsible for implementing any recommendations. SFP can assist with implementation at the cost of our usual hourly rate.