



sanctuary
FINANCIAL PLANNING

Catalog *of* Services



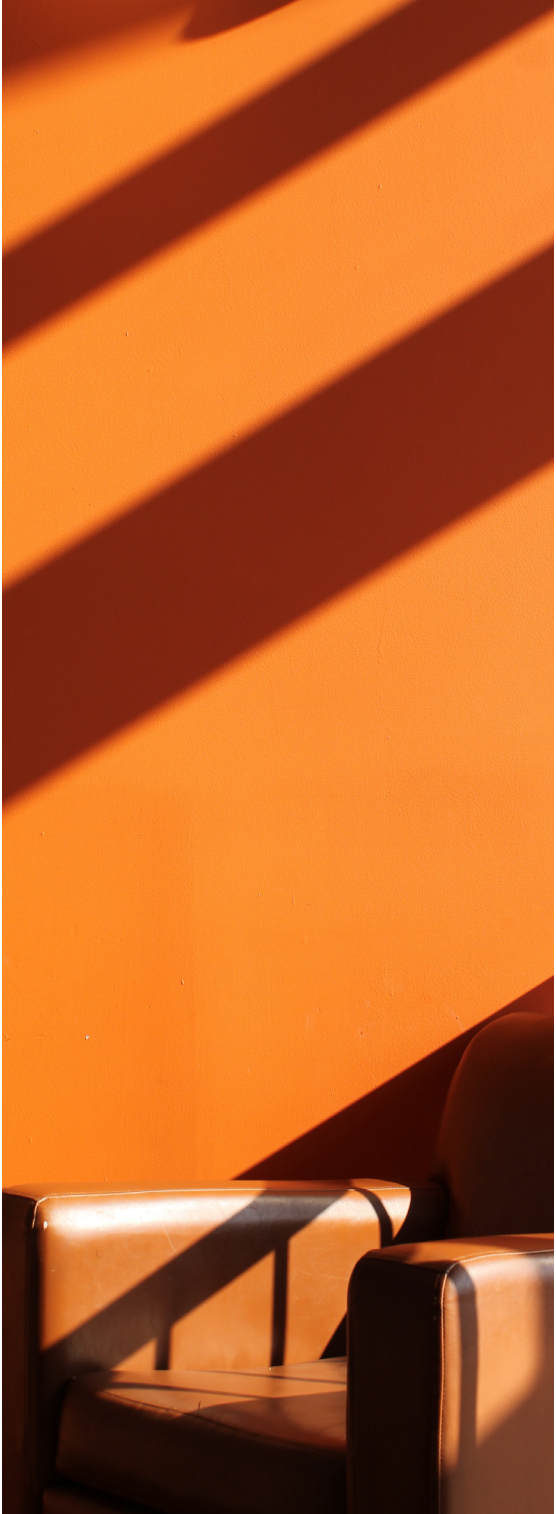


Table of Contents

Custom Planning Services	<i>1</i>
Foundational Plan	<i>3</i>
Planning Packages	<i>4</i>

Custom Planning Services

Everyone's needs are unique, so for those who want a bespoke solution, Sanctuary Financial Planning (SFP) offers you the opportunity to customize your plan with exactly the elements you need, when you need them.

Average Range: 4 hours – 40+ hours (SFP has a 4-hour minimum for all client engagements) 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.

Defining Your Values (Est. 1 – 2 hours):

Having a clear understanding of your values can help you make better financial decisions. Take your planning experience to a deeper and more meaningful level by defining your core values and then exploring how your personal values and your financial goals intersect.

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

Retirement Coaching (Est. 4 – 7 hours):

Most people spend more time preparing for a 2-week vacation than a 30+ year retirement. Work one-on-one with Sarah to focus on the emotional preparation for retirement by going through a program designed to help you plan for an EPIC retirement!

Custom Planning Services



Retirement Scenario Analysis Including Distribution Strategies (Est. 2 – 4 hours):

For those nearing retirement this scenario analysis goes deeper than what's covered in our financial framework including review of various distribution strategies.

Education Planning (Est. 1 – 2 hours):

Review of current education savings, a needs analysis based on desired goals, and recommended solutions to help you meet your education funding goals.

Equity Compensation Review and Analysis (Est. 2 – 5 hours):

Do you participate in some form of equity ownership including stock options, restricted stock units, employee stock purchase plans or long-term incentives? SFP can help you review and understand your equity compensation, as well as incorporate a detailed analysis into your plan.

Charitable Giving Strategies (Est. 2 – 4 hours):

Do you have philanthropic intent? Are you interested in exploring how charitable giving will impact your plan? SFP will walk you through the different charitable giving strategies available, and then help you determine which one(s) to incorporate into your plan.

Benefits Selection/Open Enrollment (Est. 1 – 3 hours):

Benefits make up nearly a third of average total compensation for workers, according to 2021 data from the Bureau of Labor Statistics. SFP can help you with benefit selection during open enrollment to ensure the choices you make are aligned with your overall plan.

Annuity Analysis (existing contracts) (Est. 1 – 2 hours):

SFP will review existing annuity contracts including cost, underlying investments (where applicable), surrender charges and riders to determine overall suitability for your plan. For more complex cases we may contract with an outside actuary (minimum 4 hours) to provide additional resources.

Insurance Analysis (existing policies) (Est. 1 – 2 hours):

SFP will review existing insurance policies (life, long-term care and disability) to determine overall suitability for your plan. For more complex cases we may contract with an outside actuary (minimum 4 hours) to provide additional resources.

Implementation (varies):

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

Open Engagement (varies):

SFP is available to consult on an hourly basis if your circumstances are outside the scope of our standard processes.

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.

Planning Packages



Yours, Mine, Ours (Est. 10 hours – 15 hours)

Money is one of the main issues couples argue about, but studies show that couples who talk about finances openly, and who are aligned around financial decision-making and long-term goals, tend to have healthier, happier relationships. SFP developed this program to help couples of all stages develop financial intimacy and eliminate financial frictions. Yours, Mine, Ours also makes a wonderful and unique wedding gift!

Average Range: 10 – 15 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 Stories: 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.

Defining Your Values: Having a clear understanding of your values can help you make better financial decisions. Take your planning experience to a deeper and more meaningful level by defining your core values and then exploring how your personal values and your financial goals intersect.

Practical Considerations: Will you combine finances? How will cash flow needs change? Have you discussed a pre-marital agreement? This conversation goes through a checklist of key issues that couples face when getting married including cash flow, asset & debt, insurance, taxes, and long-term planning.

Partial Financial Framework: Am I on track? Will I be ok? Am I making choices today that will serve me well in 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 • Insurance review & recommendations (life, long-term care, & disability) • Beneficiary & titling review

Investments: 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.

Planning Packages



Financial Foundations (Est. 4 hours – 7 hours)

SFP created the Financial Foundations program to help young adults get off on the right foot financially. This program includes both educational elements and practical applications to help participants establish a strong financial foundation that will carry them into the future. Financial Foundations makes a great gift for a recent college grad!

Average Range: 4 – 7 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.

STANDARD:

Financial Health Scale (FHS): This brief questionnaire is designed to offer a quick assessment of your overall financial health by measuring a variety of feelings and behaviors related to money and personal finances. The FHS is designed to be a starting point for conversations and can be used to measure improvements in financial health over time.

The Art & Science of Investing: There are two components to having a successful investment experience: what you know and how you behave. This introductory presentation examines both the technical and the behavioral to help new investors develop confidence and a strong financial foundation.

Benefits Selection/Open Enrollment: Benefits make up nearly a third of average total compensation for workers so making the right choices each year is critical. SFP can help you with benefit selection during open enrollment to ensure you make choices that align with your goals.

Partial Investment Analysis: SFP will review your company sponsored retirement plan (401(k), 403(b), 457, TSP, etc.) and/or health savings account and advise on asset allocation and investment selection.

Beyond our standard package, we can provide additional consultation around debt and investments. Timing will vary depending on the specifics of the client situation.

OPTIONAL:

Student Debt Analysis and Solutions: Review of current student loans and analysis of potential debt reduction strategies including income repayment plans and refinancing.

Credit Card Debt Analysis and Solutions: Review of credit card debt and analysis of potential debt reduction strategies including payment plans, consolidation, and refinancing.

Other Investment Recommendations & Asset Allocation: SFP will review any investment accounts outside of workplace plans and advise on asset allocation and investment selection.



Contact Us



sanctuaryfp.com



704.705.8773

© 2023 Sanctuary Financial Planning