

# Yours, Mine, Ours Planning Package

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**(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.*