

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!

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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.