

# BONA FIDE FINANCE

FINANCE IN GOOD FAITH

## ONGOING COMPREHENSIVE PLANNING PROPOSAL

### \$1000 DOWN AND \$195\*/MONTH

**Bona Fide Finance appreciates the opportunity to service your needs.  
We offer comprehensive financial assessments in the following areas:**

#### Money Management

- Organize finances in Right Capital
- Create personal financial statements
- Detail an overarching game plan for current financial resources, including transition into entrepreneurial opportunity

#### Risk Management

- Review insurance policies for adequacy, such as life, disability, health, home, and auto
- Run Monte Carlo analysis to assess probability of success for any proposed plan
- Evaluate asset protection strategies

#### Taxes

- Create strategies to minimize the impact of taxes on financial transactions
- Provide tax preparation for annual individual Federal and State tax filings

#### Life Planning

- Establish goals, values, and priorities
- Work through George Kinder questions
- Refine use of financial resources based on life aspirations
- Survey attitudes and perspectives on money and its use

#### Estate Planning

- Consider how best to transfer assets at time of death
- Guide legal document creation for end of life scenarios

#### Investment Management

- Implement strategies that are low cost, efficient, diversified, and within risk tolerance
- Determine sufficient savings rate for long-term goals

### Meeting Frequency

A minimum 12-month commitment is expected with this ongoing comprehensive planning service. Meetings are scheduled every three to four weeks for the first few months of the client/advisor engagement. These meetings will last approximately 90 minutes and will cover the following subjects:

- Life Planning: Kinder Questions and Goal Determination
- Money Management: Review of Spending Habits
- Insurance Review
- Discussion on Investment Options
- Mid and Long-term Goal Planning

Following the initial string of assessment meetings, triannual meetings will be scheduled to review the most pressing financial concerns, while keeping an eye to the overall financial situation. The ongoing meetings will continue to monitor and evaluate goals, investments, insurance policies, and any other planning strategies as changes occur.

*\*Monthly fee is calculated based on 1% of annual household income and .5% of net worth. Minimum monthly fee is \$195.*