



rF Financial Planning Process

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Technology



List of Technology Platforms

- eMoney
- Salesforce
- FP Alpha
- Plecto
- Asana
- Riskalyze
- Everplans
- Slack
- BombBomb
- Zoom
- Google Platforms
- Miscellaneous
- Bonusly

Quick Summary of Each Platform

- eMoney: Tracking and updating financial plans
- Salesforce: Internal CRM software
- FP Alpha: Tax projections and simulations
- Plecto: Internal goal tracking system
- Asana: Internal task completion tracker
- Riskalyze: Discovers clients internal risk tolerance
- Slack: Text like system to interact with coworkers
- Google Platforms: Create/track work
- Bonusly: Free way to reward coworkers for great work (with cash equivalents)



People before profit

A photograph of the New York City skyline at sunset. The sky is a mix of deep purple, magenta, and orange, with scattered clouds. The city's skyscrapers are silhouetted against the bright horizon, with some windows glowing with light. The Freedom Tower is the most prominent building in the center. In the foreground, the dark water of the harbor is visible, with a few small boats and a sailboat with white sails on the left.

**Most day to day tasks will be
completed or tracked through
eMoney, Asana, Salesforce, and
Google Platforms**

When To Use Each Platform

- eMoney: Financial plan updates, posting recommendations to clients, creating and uploading financial plan documents
 - Salesforce: Finding info before client meetings to help with plan updates, post meeting adding notes, opportunities, and internal tasks
 - FP Alpha: Ad hoc tax projects
 - Plecto: When reviewing performance of yourself and others
 - Bonusly: At own discretion

When To Use Each Platform

- Asana: Creating financial plan, tax, and estate task lists. Updating those task lists upon completion
- Riskalyze: Send before each client meeting to help us understand feelings on current situation and markets
- Slack: When needing assistance from another coworker
- Google Platforms: When checking meeting schedule, when noting financial plan changes through Google Sheets, when creating weekly reviews through Google Slides, and when creating process improvement projects or seminars

Quick Quiz Technology

Which software will you NOT use regularly?

- A) Google Platforms
- B) Outlook
- C) Salesforce
- D) Asana

Answer in
note under
slide

Video Summary Technology



rf Financial Planning Process



Step 1 Finding Financial Planning Meetings

Finding Financial Planning Meetings

Executive Summary: Most Meetings Will Automatically Be Added to Your Calendar

- As someone on the financial planning team, meetings are uber important
- Without meetings, we would not have a job
- Most meetings you will get added to automatically by our internal scheduler (currently Rich) or other superior through an email invitation
- If you schedule a meeting for an advisor talk or message our internal scheduler (currently Rich) directly and they will add you when they can

Finding Financial Planning Meetings

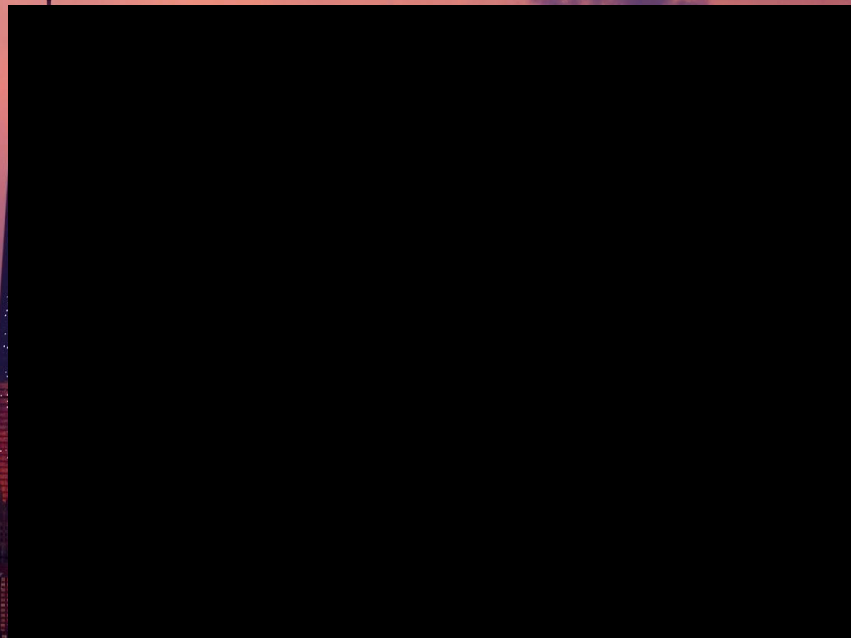
- Sometimes you won't be added to a financial planning meeting. This is why it's important to have a system to check for future meetings at least once a week (ideally on either Monday or Friday)
- The best place to find missing meetings? Google Calendar
 - Go to Google Calendar
 - View the calendar of each lead advisor (right now Tony and Phil)
 - Go into each meeting they have
 - If it's a perspective: ignore
 - If it's an existing client with a client search that client name in eMoney
- Check their calendar for a two week time period
 - If you decide to check every Monday, then check from that Monday-Friday and the next Monday-Friday
 - If you decide to check on Friday check the next Monday-Friday and the Monday-Friday after

Finding Financial Planning Meetings

- So you found a missing meeting?
 - GREAT!
 - Add the meeting to your calendar
 - Proceed to Step 2
- So you realized every financial planning meeting is accounted for?
 - GREAT!
 - Proceed to Step 2



Video Summary Finding Financial Planning Meetings



Quick Quiz

Finding Financial Planning Meetings

How are most planning
meetings found?

- A) By being emailed invitation from scheduler
- B) By searching every client name in an advisor calendar over a two week period on eMoney
- C) By asking an advisor
- D) By asking marketing

Answer in
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Quick Quiz

Finding Financial Planning Meetings

You should check advisors
calendars for future planning
meetings at least once per week.

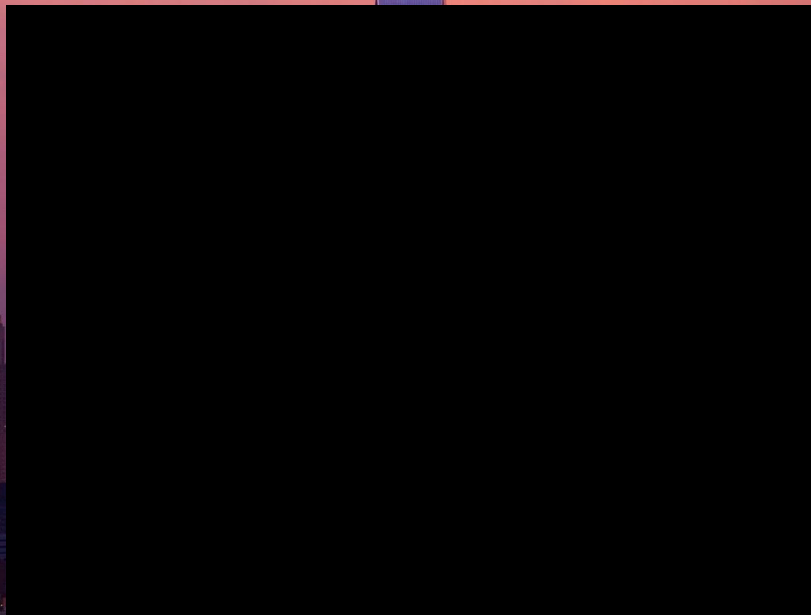
- A) True
- B) False

Answer in
note under
slide

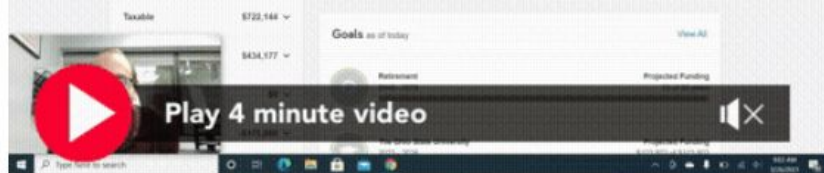
Step 2

Send BombBomb to Planning Client Asking They Update Data

Step 2 Video Example



Step 2 Email Content Example



[Click to play this video.](#)

Hi!

My name is John Civardi. I assist Phil and Tony in building and updating financial plans. Our team meticulously examines every aspect of your financial situation because you are a planning client. Therefore, it's critical a few things are done for us. Before we begin, please make sure the following information is up to date in your rFW portal.

- All investment accounts
- All cash accounts
- Current income
- Expenses

Also, please note any changes to your retirement date, employment, or other financial goals by either calling or emailing me directly.

We can't wait to meet with you!



John Civardi
rebel Financial
614-254-6575 Ext. 501
john@rebelfinancial.com
<http://goodpensions.com>



**Wait 1-3 days for client to
log into portal and update
data**

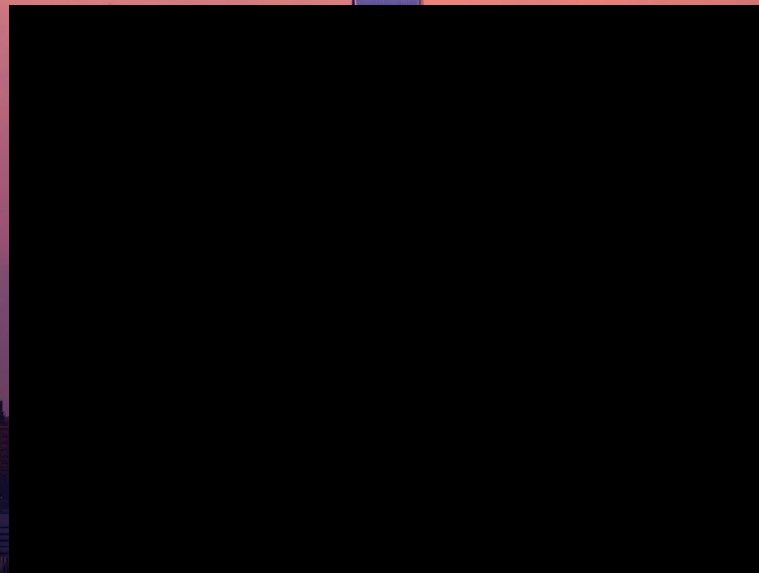
Step 3



**Send Riskalyze to Client
asking they update their
risk score (if one hasn't
been received in a year)**

Riskalyze

Video Example





Step 4 Creating Financial Plan Project on Asana/Salesforce

Planning Projects are created, updated,
and tracked through a mix of four
softwares: eMoney, Salesforce, Asana,
and Google Sheets



Planning Projects should be updated
and reviewed at least once two weeks
before meeting date



Step by Step Outline

- Check to see if the Financial Plan Box is clicked. If not, click it
 - Check to see if initial financial plan date is listed, if not add one
 - Update Last FP date to be today's date. Doing so will set off project task list in Asana
 - Update Asana tasks dates to match client meeting date and to give the person reviewing your work multiple days to review what you submitted

Step by Step Outline

- Check to see if FP Update Sheet for Client Meeting Exists
 - If not Make Copy of Existing FP Update Sheet in Google Docs
 - Rename to client you are working for
 - Delete any previous client information out of new document
- Add date of client meeting, stage in FP Process, and reviewer (your name). Date format is (Date of Meeting, month of meeting, year of meeting) for example 2FEB21 for The second of February in the year 2021.

Step by Step Outline

- Go back into Asana. Attach Google Sheet to tasks that say (attach)
- Double check to see if advisors or anyone working on the project were added to Google Sheet. They can't update and review what they do not see

Quick Quiz Creating Financial Plan Projects

How long in advance of a meeting date should the first draft of a plan be completed?

- A) 1 day
- B) 3 days
- C) 1 week
- D) 2 weeks

Answer in
note under
slide

Quick Quiz Creating Financial Plan Projects

Which platform is not used when
creating financial planning
projects?

- A) Asana
- B) Salesforce
- C) Google Sheets
- D) Morningstar

Answer in
note under
slide

What about Data Gathering Meetings?



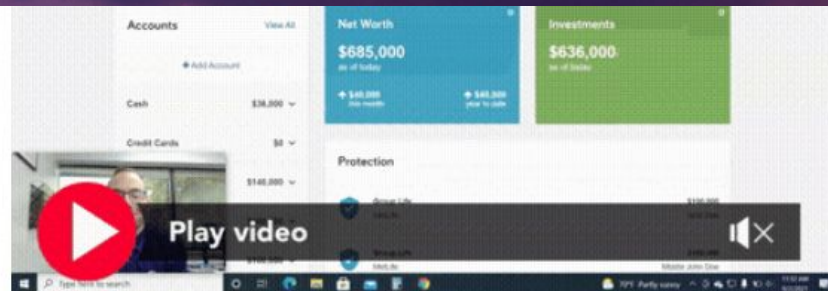
Step by Step Outline

- Email client after scheduling Data Gathering meeting (example included in future slide)
- Use same process as before on Salesforce and Asana
- Create project the day of your data gathering meeting
 - Only difference: set initial plan date and date of last plan update to January 1, 2019

Data Gathering Email Example



Data Gathering Email Content Example



[Click to play this video.](#)

Hi,

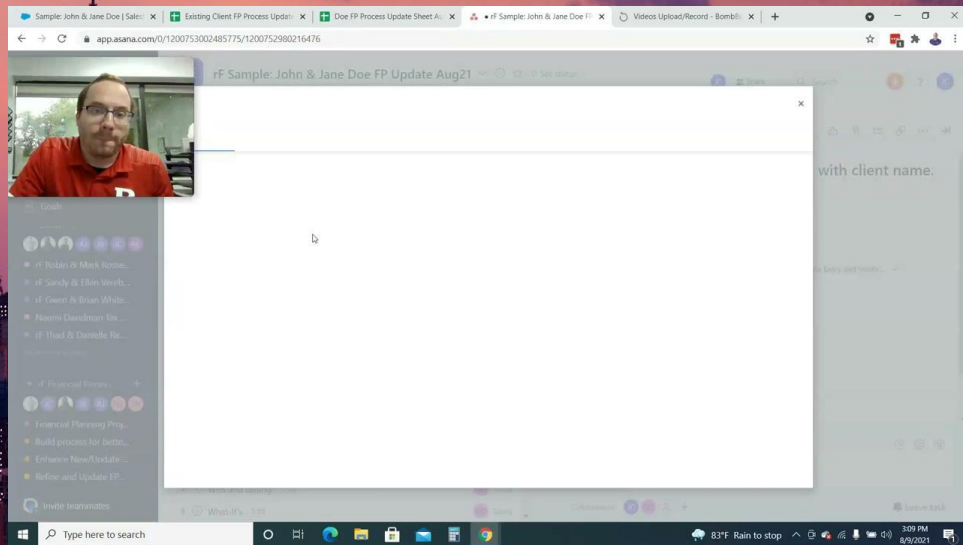
My name is John Civardi. I assist Phil and Tony in building and updating financial plans. Our team meticulously examines every aspect of your financial situation. Therefore, it's critical a few things are done for us before your data gathering meeting. Please add the following information to your portal.

- Investment accounts
- Cash accounts
- Current income
- Expenses
- Insurance amounts
- Estate documents

In the video above I explain how to add what we are looking for. If you have any questions please reach out to me or someone else on the team directly.

We can't wait to meet with you!

Video Summary Creating Financial Plan Projects



What does a Data Gathering Meeting Look Like?





The data gathering process shows
how we typically go about getting
data from clients



The advisor tells the client during their onboarding meeting to upload data into their portal and that a staffer will reach out



The Advisor, Paraplanner, or another staffer schedules the data gathering meeting

Preparation is key and setting expectations for the client as well as helping them by detailing the information required is the best way to help make the data planning process less stressful for everyone involved

Depending on the client and how much work has been done prior to the meeting, you as the planner can expect this meeting to last anywhere from 30 mins to about 2 hours



A list of questions to ask can be found in the Data Gathering Template on Asana


rF FP Data Gathering Template 1June21
⌵
🔔
☆
⌵ Set status

JC
Share
Search
+
?
JC

Overview
List
Board
Timeline
Calendar
Dashboard
Messages
Forms
Files

+ Add task
⌵
🔍 All tasks
⌵ Filter
⬆️ Sort
🔧 Customize
⋮

Task name	Assignee	Due date	
🔍 Ask big picture questions to get detailed answers	JC John Civardi	Jun 1	
⌵ 🔍 Question Examples 11 🗨️	JC John Civardi	Jun 1	
🔍 Example: Tell me about your children			
🔍 Example: Describe your current job? What do you like, dislike, etc (helps to gain clarity on potential retirement age)			
🔍 Example: Tell me about your health. Describe your parents, grandparents, etc. (Could help with retirement and death projections)			
🔍 Example: We have a liabilities section. What are your thoughts on debt? (helps to see how receptive they could be to refinancing or			
🔍 Example: What are you passionate about (helps see if they are charity inclined)			
🔍 Example: What are your hobbies, what do you do for fun (helps with other expenses)			
🔍 Example: How do you feel about the markets (helps with asset allocation)			
🔍 Example: What life changes do you see in 5 years? 10 years? (helps with other expenses)			
🔍 Example: What does your ideal retirement look like			
🔍 Example: What would an ideal day in your retirement look like			
🔍 Example: If you could solve any financial concern today simply by snapping your fingers, what would you solve (helps figure out w			

Add task...

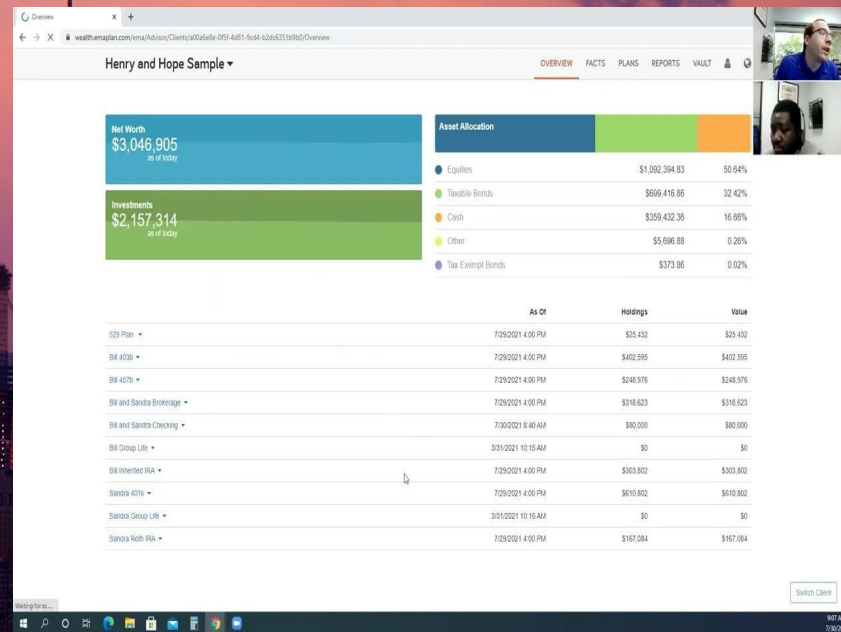
Quick Quiz Creating Financial Plan Projects

Which platform is not used when
creating financial planning
projects?

- A) Asana
- B) Salesforce
- C) Google Sheets
- D) Morningstar

Answer in
note under
slide

Video Summary Data Gathering Mock Meeting





Step 5 Updating the Financial Plan

What Needs to be Reviewed?

▼ Initial Data Entry and Verification		
▶	✓ Set Up Tasks	5 𐄂
▶	✓ Family Information	3 𐄂
▶	✓ Entity	2 𐄂
▶	✓ Assumptions	5 𐄂
▶	✓ Investments	5 𐄂
▶	✓ Expenses	7 𐄂
▶	✓ Insurance	3 𐄂
▶	✓ Buy/Sell Transactions and Transfers	3 𐄂
▶	✓ Wills and Gifting	3 𐄂
▶	✓ What-If's	5 𐄂
▶	✓ Decision Center	8 𐄂
Add task...		



Image taken from rF
Existing Client FP
Update Template in
Asana

Set Up Tasks



Subtasks

- ✓ Create FP Update Sheet in Google Docs with client name. Link to tasks in Asana with note to link sheet to in Asana
- ✓ Check riskalyze: if client has not updated risk number is last year, send new risk number email containing questions needed to calculate risk number
- ✓ Connect Asana project to contact of client in salesforce and contact of significant other if needed
- ✓ Email Google Sheet to other team members who will be working on plan
- ✓ Check vault and salesforce for new information. Use throughout to check existing information as needed

Image taken from rF
Existing Client FP
Update Template in
Asana

Family Information



▼ ☒ Family Information 3 88

- ☒ Check children to see if they are dependent (those under 17.5 get a tax credit based on current law and income)
- ☒ Check tax of each family member (most likely it should be empty)
- ☒ Check everything else

Image taken from rF
Existing Client FP
Update Template in
Asana

Entity



▼ ✓ Entity 2 𐌲

✓ If Donor Advised Fund (DAF) is included make sure it's the 60/30 option

✓ Check everything else

Image taken from rF
Existing Client FP
Update Template in
Asana

Assumptions



Subtasks

- ✓ Tax Rate - Check to see if income tax mode and estate & inheritance is set to by state rules. Google local income tax of town client lives in and town they work in to see if a local flat income tax rate applies or needs to be adjusted (hint: Columbus has a local income tax)
- ✓ Investments - Check to see if they are set to our firm assumptions (4.26 for average investor return, 8.9 for aggressive, etc)
- ✓ Miscellaneous - Check to see if Fees are set to 0, simulation should start this month, life expectancy should be set to 100, advanced age 90, and final expenses \$25,000
- ✓ Tax Adjustment- Tax adjustment for those in defined benefit or defined contribution plans in Ohio should be .062 of salary and should be negative. Set index rate at whatever salary is set to be indexed at and set it to end at clients retirement
- ✓ Check everything else

Image taken from rF
Existing Client FP
Update Template in
Asana

Investments



Subtasks

- ✓ If DAF exists - Make sure DAF investments are NQ and owned by DAF
- ✓ Make sure all investments are set to default rate
- ✓ Check contributions by both into cash, retirement, and taxable accounts (consider going into their client portal under expenses to see a running tab of their current contribution to each account instead of checking for their out of pocket contribution to each individually)
- ✓ Consider adding a Roth IRA for each client if one does not exist to model retirement Roth conversions
- ✓ Check everything else

Image taken from rF
Existing Client FP
Update Template in
Asana

Expenses



Subtasks

- ✓ Take out charity from living expenses if it exists and put it as an other expense. Have it funded through cash flow
- ✓ For clients under A65 put an other expense to start at retirement and end at A65 for medical insurance premiums. Put it at 4k and have it funded by yearly cash flow. If two clients exist, put it for both clients. Label as medical expense
- ✓ Delete any planned savings from living expenses and add the same amount to the account they are being saved into in the contribution section of the base facts of that account
- ✓ Make sure retirement medical insurance premiums are listed in either the living expenses or other expenses. Normally J.C. uses 4k for one client and 8k if married kicking at retirement in the worksheet section of expenses
- ✓ Review cash flow with the savings assumption on. If free cash flow is high note it in the Google Sheet as the client could be underreporting expenses or have excess savings that might be saved into a checking account when it would be better off in Roth or a NQ
- ✓ Review living expenses at death of one spouse currently and in retirement to make sure the amount is going down. Our standard estimate is 80% of expenses. If a married couple client is spending 100k now and 100k in retirement they would be expected to spend 80k now and 80k in retirement if one spouse was to die
- ✓ Check everything

Image taken from rF
Existing Client FP
Update Template in
Asana

Insurance



Subtasks

- ✓ Check for inflation on home, auto, and umbrella policies
- ✓ Go into insurance report to make sure insurance proceeds are increasing by our average investor return (currently 4.26%)
- ✓ Check everything else



Image taken from rF
Existing Client FP
Update Template in
Asana

Buy/Sell



Subtasks

- ☒ Check for buy/sell transaction. If one or more exist consider adding them to the decision center and deleting from the base plan
- ☒ Check for Roth Conversions. If they exist, note their amount, delete, and put the same Roth conversion in the decision center. Then modify depending on their current financial situation
- ☒ If multiple 403b, 401k, IRA, or ARP exist for a client create a transfer to have all accounts going into one at retirement
- ☒ Check everything else



Image taken from rF
Existing Client FP
Update Template in
Asana

Wills/Gifting



Subtasks

- ✓ Check for any wills in Vault and their Household in Salesforce
- ✓ If no information exist note so in the FP Update Google Sheet
- ✓ Check everything else

Image taken from rF
Existing Client FP
Update Template in
Asana

What-If's



Subtasks

- ✓ Go through and update all what-ifs that will be included in plan (disability for working clients, LTC, Life Insurance)
- ✓ For LTC run 5 year for male client and 10 for female. If only one client exists, run them for both 5 and 10 years. Set male age to 96 and female to 91 since the software calculates a full year's worth of expenses in the last year. Have it ending at the death of each. Set the amount of LTC to 75k and have it increasing by inflation
- ✓ For disability, have it kicking for clients who are working in the next calendar year and ending at death. Have spending increasing by 0. If client is retired, ignore
- ✓ For Life Insurance have it kicking in the next year to stress test for both clients. If single ignore if they have enough assets to currently cover their debts or they have a stated legacy goal
- ✓ Check everything else

Image taken from rF
Existing Client FP
Update Template in
Asana

Decision Center



Subtasks

- ✓ Duplicate last Decision Center. Update name to Advanced Plan - Current Month, Current Year
- ✓ Tax rate increase option should always be at the top of every plan in the technique section
- ✓ If we did taxes check holistiplan to see if current taxes are aligned with eMoney
- ✓ First option in the Advanced Technique section should be Dault Growth Rate Assumptions (check current allocation model in Salesforce, Morningstar, or existing plan)
- ✓ Last option should always be turning savings assumption on into probably a checking account but possibly a NQ account depending on the client
- ✓ Label the decision center by roman numerals (Google roman numerals if not known)
- ✓ Number the decision center from most important to least in terms of increasing net worth. Increasing savings, Roth Conversions, and DAF normally come before expenses such an LTC event or increasing travel
- ✓ Check everything else

Image taken from rF
Existing Client FP
Update Template in
Asana

Before We Continue...

- Planning is complex
- Failing is part of learning
- ***At times you may feel overwhelmed by the amount of information***
- Do something
- Start somewhere
- Try to figure out the answer before asking for help

(Link) 10 Step Spotcheck

10 Step Spotcheck

1. Under tax assumptions make sure settings are set to by state rules and that if a local income tax exists where the client is located, it's included in the plan
2. Review portfolio assets to make sure each is classified. The plan should contain no unclassified assets
3. If a client is contributing to a state sponsored retirement plan such as OPERS or STRS check tax adjustments and make sure a negative tax adjustment exists equal to what the client would pay in Social Security tax
4. If a client has a pension check to see the inflation rider. Currently for STRS or OPERS we use 1.5%
5. Review funding sources for other expenses. Non-recurring expenses such as a new car or HVAC should have funding sources. Our order is cash/savings, NQ, Roth, Traditional IRA
6. If a client is under age 65 check to see if an early retirement medical expense is listed. If not add (currently \$4k per year until A65)
7. If a donor advised fund exists as an entity review to see a NQ account owned by the donor advised fund also exists
8. In decision center if modelling a home sale make one advanced technique to buy home in cash and have a second to buy home with a mortgage
9. In the decision center if a LTC policy option exists or is added review to see if policy is reimbursement or indemnity. Unless otherwise told LTC policies should always be reimbursement
10. In the decision center if Roth Conversions are listed as an advanced technique or are added review to see if they were done on a high or low rate of return. We currently normally use high so make sure when reviewing yours is the same

Your Turn!

Start the process for “John Doe” and
update his “Young John and Jane
Doe” eMoney portal

The follow slides contain comments on the Young John and Jane Doe FP. Please do not proceed before attempting to update their financial plan!



Video Summary Your Turn!



Planning Summary Your Turn!



Summary of Young John Mock Plan

John Young Jane Doe Errors that Should Be Found

- Roth Conversions both going to Jane
- No Possible Roth Account for John
- Roth Conversions Labelled wrong: should not be transactions 1 and 2
- Local Income Tax is Wrong: Should be 2.5% in Columbus not 1.5% based on current law
- Missing Other Expense Funding Source on two cars
- Nothing on Disability Insurance in Advanced Facts

Possible Planning Options to Consider on John Young Jane Doe

- HSA
- Estate Planning (They Have None)
- College Planning
- LTC (Not a pressing concern for younger individuals)



Step 6 Attending a Financial Plan Meeting

During meetings your first role will be to take notes. Any change in a client situation should be saved in a summary format. Any follow up task will is important also. At the end of meetings you'll log your meeting summary in Salesforce

Video Summary Mock Financial Plan Meeting



New Tab | Facts & Advisors | My LeadFlow | Commingham | Frequency | property | dtd stock | Plans & Decisions | Planning | New Client Up

rebelfinancial.com/wp-content/uploads/2022/05/New-Client-Update-Interactive.pdf

New Client Update Interactive.pdf 6 / 7 100% +

PRICING CHANGES

PEOPLE BEFORE PROFITS

We are changing to net-worth billing and wanted to inform our existing clients well in advance. This advance notice is to allow full transparency on how you'll compensate us in the future, as well as to give you time to reflect on the change, give us feedback, and give us time to make any necessary adjustments.

Our goal in making this change is not to increase profitability, but to be able to help our clients with more holistic planning without the conflict of interest of keeping your wealth in traditional accounts that we can directly manage and/or bill on. Many of our clients' primary net-worth is in account values on which we will now be charging a lower fee, so this may be a fee reduction for many of our clients.

As always we are open to your comments and feedback about this change which will be rolled out throughout 2022 to be effective January 2023. We very much value you, your opinion, and appreciate your help in implementing this challenging change for us!

GIVING BACK

NON-PROFITS AND EVENTS

We believe in the goodness of mankind and that humanity will continue to evolve and do wonderful things. To that end, we are dedicated to a dual strategy of giving to help people live better lives today while helping to direct investments to assist humanity in reaching its full potential in the years to come.

OUR NON-PROFIT ORGANIZATIONS

4 ADVISORS

Created to help other advisors gain independence and follow their dreams to start their own firms to serve clients and society effectively. Our motto is "Advisors serving clients, not corporations!"

rebel Financial Foundation

The rebel Financial Foundation is particularly focused on higher education/research by assisting in lobbying efforts to help the National Science Foundation (NSF) and National Institutes of Health (NIH) obtain more grant funding that will provide jobs and opportunities for future generations.

ORGANIZATIONS WE SUPPORT

kiva

A crowdfunding loan service that helps people across the world achieve their goals through small donations from others. Kiva's mission is to help people build their lives and improve the world around them.

52 Million Project

A 52 million project that provides a dollar donation each year to support a variety of social and environmental projects around the world.

Speedy Snakers

A new fundraising company that organizes and executes fundraising events for charities and nonprofits. They are currently looking for the next fundraising event.

RE/MAX Affiliates

RE/MAX Affiliates

EVENTS

SPORTING CLAYS, GOLF SCRAMBLE, REBEL ROUSING, WINE & DINE NIGHT, and More!

Stay updated and join our events in person or remotely through Eventbrite.com

STOLLY

STOLLY

EFFECTIVE JANUARY 2023

GOLD	SILVER	eREBEL	SIMPLE
Net Worth	Net Worth	Net Worth	Net Worth
100k - 250k	250k - 500k	500k - 1M	1M - 5M
1.5%	1.2%	1.0%	0.8%
1.0%	0.8%	0.6%	0.4%
0.5%	0.4%	0.3%	0.2%

Net-Worth Calculation

- + Accounts
- + Retirement
- + Pension Account Equivalent
- + Home
- Median Home Price
- + Mortgage
- + Other RE
- + Business Interests

EXAMPLE 1: BUCKLE UP!

• \$25,000 RUSH IRA
• \$120,000 401K
• \$50,000 TRISA
• \$250,000 Home
• \$350,000 Median Home Price

Net Worth = \$195K

FEE = \$195K x 0.80% = \$1,560

20000 MIN/yr

EXAMPLE 2: SIMPLE!

• \$25,000 RUSH IRA
• \$120,000 401K
• \$50,000 TRISA
• \$250,000 Home
• \$350,000 Median Home Price

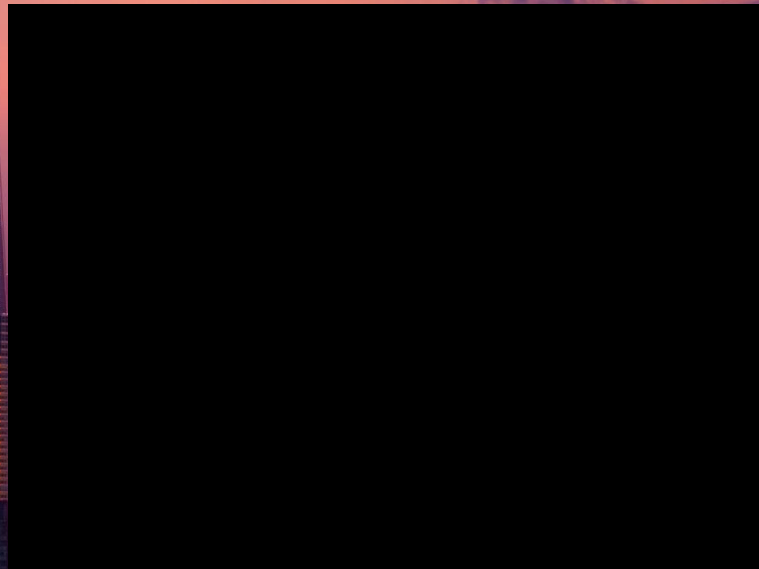
Net Worth = \$235,000

FEE = \$235,000 x 0.80% = \$1,880

20000 MIN/yr

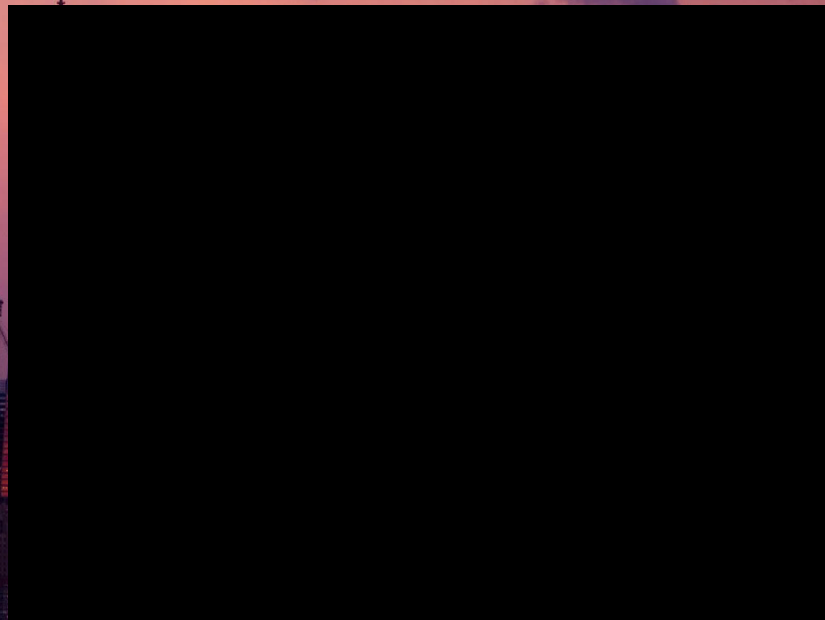
Scan here to go to our Current Pricing site

Video Summary How to Log Notes into Salesforce



After inputting notes the next step in our process is to enter opportunities. The next slide contains a video on how to do so

Video Summary How to Enter Opportunities into Salesforce



A background image of the New York City skyline at sunset. The sky is a mix of purple, pink, and orange. The One World Trade Center is the most prominent building in the center. Other skyscrapers are visible on either side. In the foreground, there's a body of water with a few sailboats.

Step 7 Creating Financial Plan Documents

**Documents are made after meeting with the client.
Make sure to speak with an advisor after the meeting
to know which what if's in the decision center should
be turned on and off before creating client
documents**

Three documents need to be created:

**Decision Center on Low Rate of Return
Decision Center on High Rate of Return
Financial Plan on Low Rate of Return**

**For more details watch the videos included on the
next few slides**

**Document titling changes often. Make sure to review
the “fp-doc” slack channel for most recent format**

Once created, upload your documents to the FP Docs channel in Slack and schedule a time to review with Phil or another lead advisor once 3 or more are posted

Quick Quiz Creating Financial Plan Documents

Which slack channel are fp docs
posted?

- A) general
- B) who-is-using-emoney
- C) fp-financial plans
- D) fp-docs

Answer in
note under
slide

Video Summary Creating Financial Plan Document



Reports > Presentations > Edit 29MAR21 Doe Base Financial Plan

File | C:/Users/john/Downloads/29MAR21%20Doe%20Base%20Financial%20Plan%20(1).pdf

29MAR21 Doe Base Financial Plan

29 / 70 100%

2037	59/66	57,102	0	3,712	0	60,814	137,842	0	137,842	1,764,026
2038	60/67	96,059	0	49,456	0	145,515	197,054	0	197,054	1,738,178
2039	61/68	96,926	0	3,900	0	100,826	146,438	0	146,438	1,762,715
2040	62/69	97,810	0	27,978	0	125,788	172,030	0	172,030	1,763,586
2041	63/70	98,706	0	927	0	99,633	151,095	0	151,095	1,786,327
2042	64/71	99,615	0	0	0	99,615	154,292	0	154,292	1,807,747

This analysis must be reviewed in conjunction with the limitations and conditions disclosed in the Disclosure page. Projections are based on assumptions provided by the advisor/representative, and are not guaranteed. Actual results will vary, perhaps to a significant degree. The projected report is prepared for illustrative purposes only. These assumptions do not reflect the deduction of any commissions. They will reflect any fees or potential charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal advisor before implementing any fee or legal strategies.

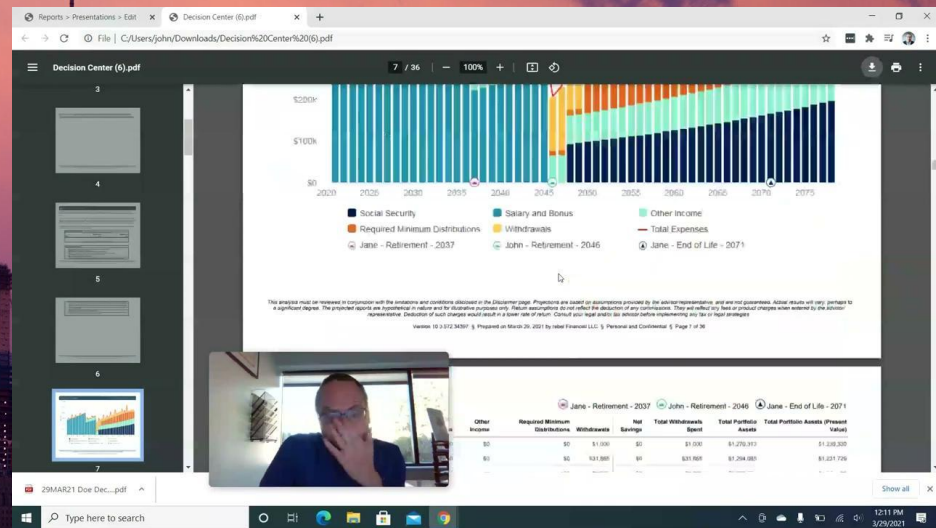
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Year	Age	Income Flows	Investment Income	Planned Distributions	Other Inflows	Total Inflows	Total Expenses	Planned Savings	Total Outflows	Total Portfolio Assets
2043	65/72	100,538	0	23,070	0	123,608	164,191	0	164,191	1,821,103
		101,475	0	23,246	0	124,721	163,585	0	163,585	1,836,572
		102,426	0	24,274	0	126,700	167,888	0	167,888	1,849,349
		103,391	0	25,248	0	128,639	171,716	0	171,716	1,859,907
		104,370	0	26,257	0	130,627	175,625	0	175,625	1,867,781
		105,364	0	26,624	0	131,988	179,597	0	179,597	1,872,116
		106,373	0	26,268	0	132,641	183,255	0	183,255	1,874,430
		107,397	0	29,389	0	136,786	187,374	0	187,374	1,869,663
		108,436	0	30,551	0	138,987	191,586	0	191,586	1,863,606
		109,491	0	31,592	0	141,083	195,839	0	195,839	1,794,092
2053	75/82	110,562	0	32,833	0	143,395	200,211	0	200,211	1,780,871
2054	76/83	111,649	0	33,924	0	145,573	204,644	0	204,644	1,763,741

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11:33 AM 3/29/2021

Video Summary Creating Decision Center Document



Step 8 (Final) Uploading Documents and Emailing Client

Once Phil or another lead advisor approves the documents they need to be uploaded into the Vault on eMoney of the client

Most Clients have different Vault organizations because people like organizing things differently

If a client has a financial plan folder place the documents there and create a folder inside for the current year. If not in “Reports” create a folder for current year and place documents

After upload same documents to the Household of the client in Salesforce. Do the same for their FP Update Project in Asana

As a general rule any documents you upload to Vault are also required uploaded to the Household of the client on Salesforce and likewise into Asana

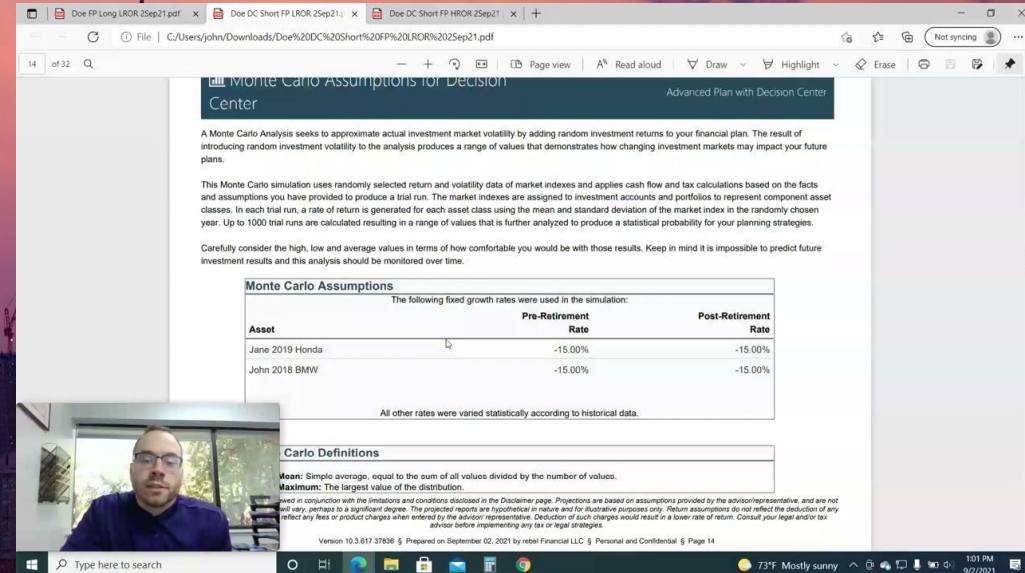
Email Client Summary of Documents



Quick Outline

- The most efficient way to accomplish email follow up is by making a video like the one on the next slide and getting it approved by compliance
- Start with a line or two about how we value the client
 - Show where documents can be found in Vault
- Explain how the long plan is basically low rate of return and all the recommendations we made
- Explain how the long plan has error testing for disability, ltc, etc
- Explain how DC is shorthand if all recs were followed and the market performed as modelled in assumptions
- Lastly end by naming all the recs
 - Show where recommendations can be found in Vault

Video Summary Emailing Client



The screenshot shows a video call interface. In the top left corner, there are three browser tabs: 'Doe FP Long LROR 25Sep21.pdf', 'Doe DC Short FP LROR 25Sep21.pdf', and 'Doe DC Short FP HROR 25Sep21.pdf'. The main window displays a PDF document titled 'Monte Carlo Assumptions for Decision Center'. The document content includes:

Center Advanced Plan with Decision Center

A Monte Carlo Analysis seeks to approximate actual investment market volatility by adding random investment returns to your financial plan. The result of introducing random investment volatility to the analysis produces a range of values that demonstrates how changing investment markets may impact your future plans.

This Monte Carlo simulation uses randomly selected return and volatility data of market indexes and applies cash flow and tax calculations based on the facts and assumptions you have provided to produce a trial run. The market indexes are assigned to investment accounts and portfolios to represent component asset classes. In each trial run, a rate of return is generated for each asset class using the mean and standard deviation of the market index in the randomly chosen year. Up to 1000 trial runs are calculated resulting in a range of values that is further analyzed to produce a statistical probability for your planning strategies.

Carefully consider the high, low and average values in terms of how comfortable you would be with those results. Keep in mind it is impossible to predict future investment results and this analysis should be monitored over time.

Monte Carlo Assumptions

The following fixed growth rates were used in the simulation:

Asset	Pre-Retirement Rate	Post-Retirement Rate
June 2019 Honda	-15.00%	-15.00%
John 2018 BMW	-15.00%	-15.00%

All other rates were varied statistically according to historical data.

Carlo Definitions

Mean: Simple average, equal to the sum of all values divided by the number of values.
Maximum: The largest value of the distribution.

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In the bottom left corner, there is a video feed of a man with glasses and a beard, wearing a blue shirt, sitting in front of a window with trees outside.

The Windows taskbar at the bottom shows the search bar with the text 'Type here to search', several application icons, and the system tray with the date '9/2/2021' and time '1:01 PM'.

The End!