

# rF Onboarding: Financial Planning

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# Onboarding Schedule

# Week 1



- Create access for Gmail, Asana, Lastpass, Salesforce, eMoney and any other software tools that are applicable to your work as at rebel
- Watch Bamboo HR required videos
- Start going through rF Onboarding: Financial Planning Slideshow
- Schedule meeting with Paraplanner to discuss quarter goals
- Schedule weekly Friday review with Paraplanner to discuss progress towards goals
- Schedule time with Paraplanner to watch Paraplanner update at least one financial plan during first week
- Work on tasks and goals as requested
- Attend at least one financial planning meeting if available

# Week 2



- Finish rF Onboarding Slideshow
- Finish BambooHR required videos
- Review Mock Data Gathering Video on rF Onboarding Financial Planning Slideshow
- Take notes and email notes to Paraplanner. Paraplanner will review and schedule a time to offer feedback Intern's presentation of notes to paraplanner and delivery of any observations about the mock client
- Email FP Update spreadsheet of Young John and Jane Doe to Paraplanner with your notes on it. Paraplanner will review and offer feedback
- Meet Friday with Paraplanner to discuss progress towards goals
- Schedule time with Paraplanner to watch Paraplanner update at least one financial plan during second week
- Work on tasks and goals as requested
- Attend at least one financial planning meeting if available

# Week 3



- Start working on financial plan updates by creating first draft for upcoming planning clients
- Meet Friday with Paraplanner to discuss progress towards goals
- Schedule time with Paraplanner to watch Paraplanner update at least one financial plan during third week
- Work on tasks and goals as requested
- Attend at least one financial planning meeting if available

# Week 4-5



- Finish rF Onboarding Slideshow
- Continue working on financial plan updates by creating first draft for upcoming planning clients
- Meet Friday with Paraplanner to discuss progress towards goals
- Schedule time with Paraplanner to watch Paraplanner update at least one financial plan during fourth week
- Work on tasks and goals as requested
- Attend all financial plan meetings of plans worked on

# Week 6-8



- Continue working on financial plan updates by creating first draft for upcoming planning clients
- Real grading now starts: Paraplanner will review financial plan updates and provide feedback. Goal is to complete one FP update with 5 or less errors over first ten plans
- Meet Friday with Paraplanner to discuss progress towards goals
- Work on tasks and goals as requested
- Attend all financial plan meetings of plans worked on
- Make and add to rF Onboarding: Financial Planning slideshow videos of any concepts you think would be helpful to next person in your position

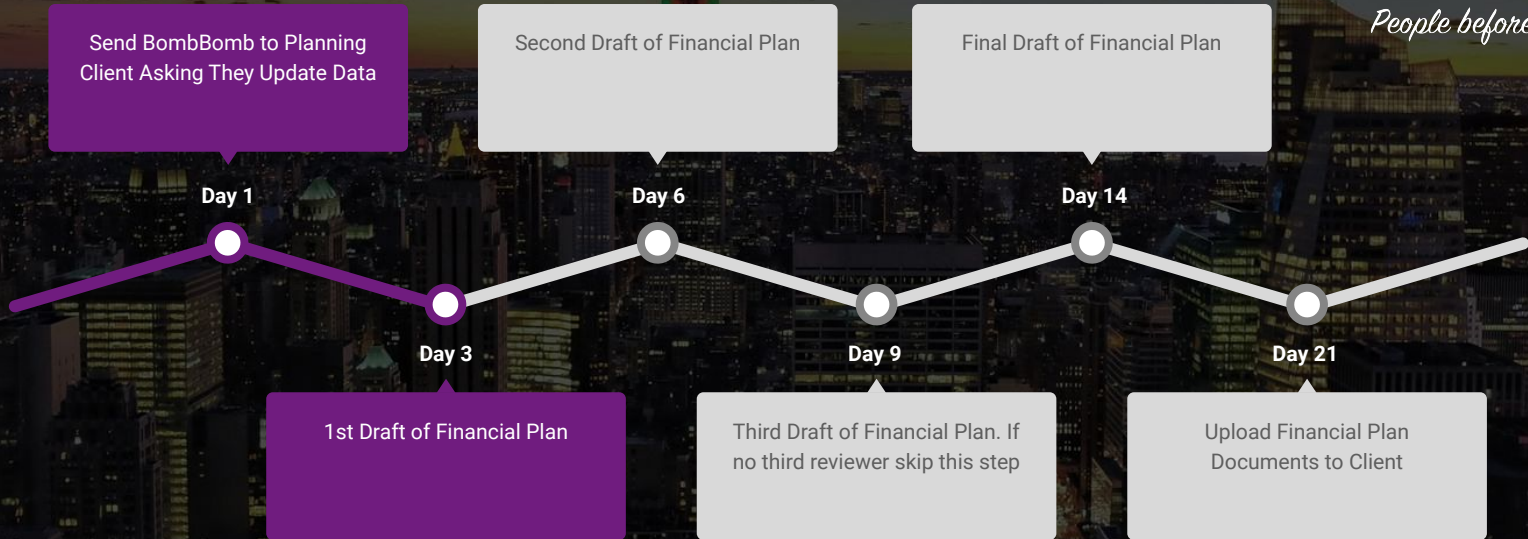


# Week 9-12



- Continue working on financial plan updates by creating first draft for upcoming planning clients
- Real grading now starts: Paraplanner will review financial plan updates and provide feedback. Goal is for you to complete two FP updates with 3 or less errors from 11th plan until end of internship
- Meet Friday with Paraplanner to discuss progress towards goals
- Work on tasks and goals as requested
- Attend all financial plan meetings of plans worked on
- New hire adds to rF Onboarding: Financial Planning slideshow videos of any concepts new hire thinks would be helpful to next person in position
- Create and add to rF Onboarding: Financial Planning slideshow videos of any concepts new hire thinks would be helpful to next person in position
- Review internal process and makes suggestions on areas of improvement including on financial planning process and client follow up process
- Exit interview during week 12

# FP Process Timeline



# General Overview

# Our Motto: P.B.P. (People Before Profits)



Financial Planning at rebel is built on our motto People Before Profits. Three key aspects of People Before Profits are diligence, continuous improvement, and community!

**Diligence** We believe attention to detail separates good from great financial planners. Whether asking questions during data gathering sessions or going through cash flow reports, our aim (though unachievable) is always perfection.

# Continuous Improvement

Proverbs 1:5 says “a wise man will listen and increase his learning” (HCSB). Whether religious or not, we understand improvement sometimes comes from failure. We strive to always improve our own work and the firm as a whole.

**Community** Our clients and employees are awesome people! We think a team that has fun produces better results.



# Quick Quiz

## P.B.P.

What does P.B.P. stand for?

- A) Profits Before People
- B) Profits Because People
- C) People Before Profits
- D) Pope Before Profits

Answer in  
note under  
slide

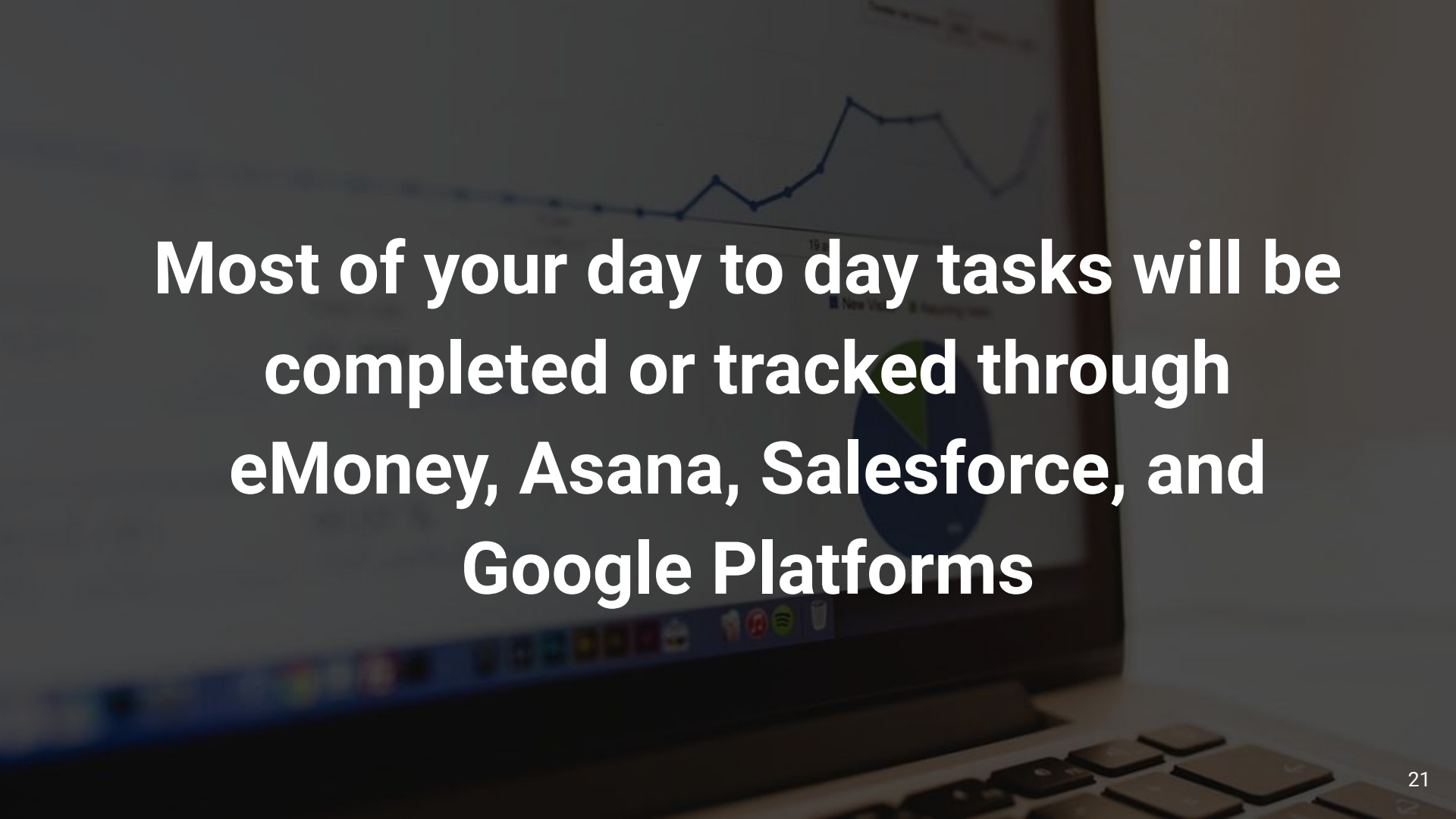
# Technology

# List of Technology Platforms You'll be Using

- eMoney
- Salesforce
- FP Alpha
- Plecto
- Advyzon
- Asana
- Riskalyze
- SSanalyzer
- 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)



**Most of your 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

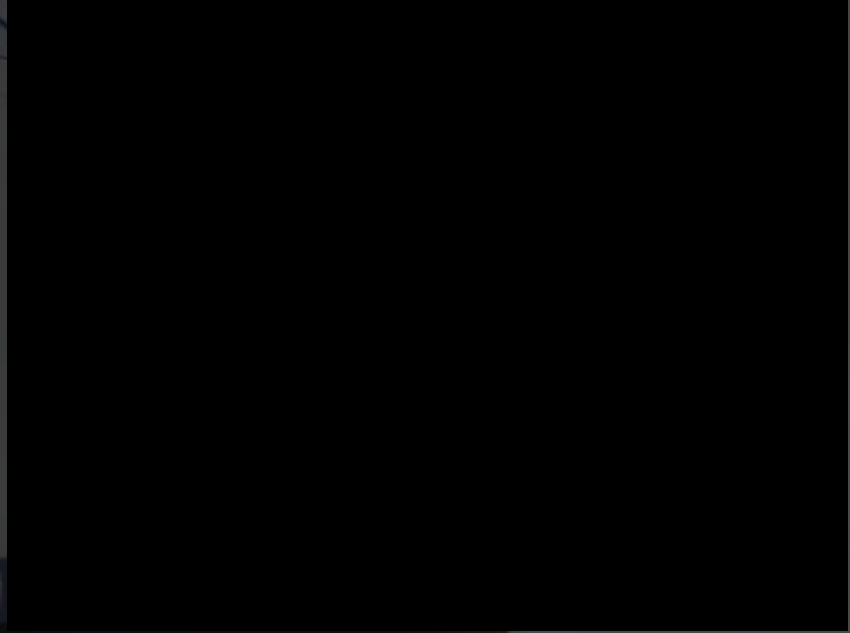
Which software will you NOT use regularly?

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

Answer in  
note under  
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# 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

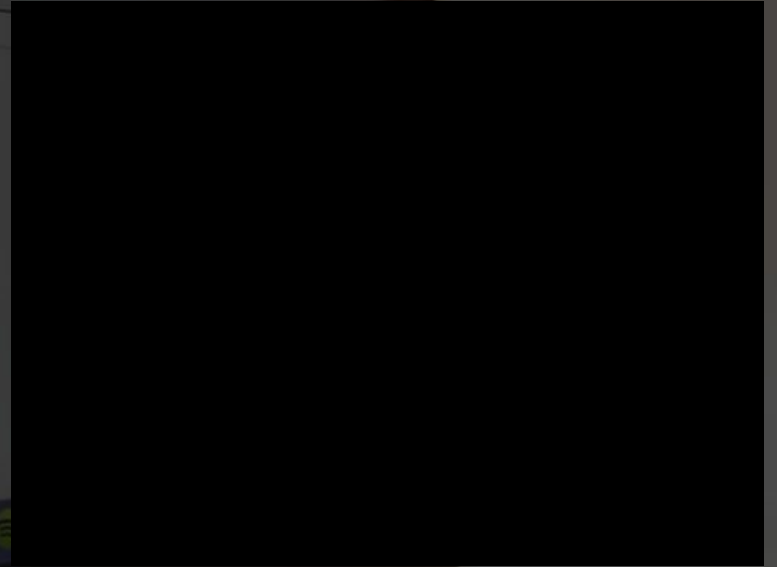
# Finding Financial Planning Meetings

- 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  
note under  
slide



# Quick Quiz

## Finding Financial Planning Meetings

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

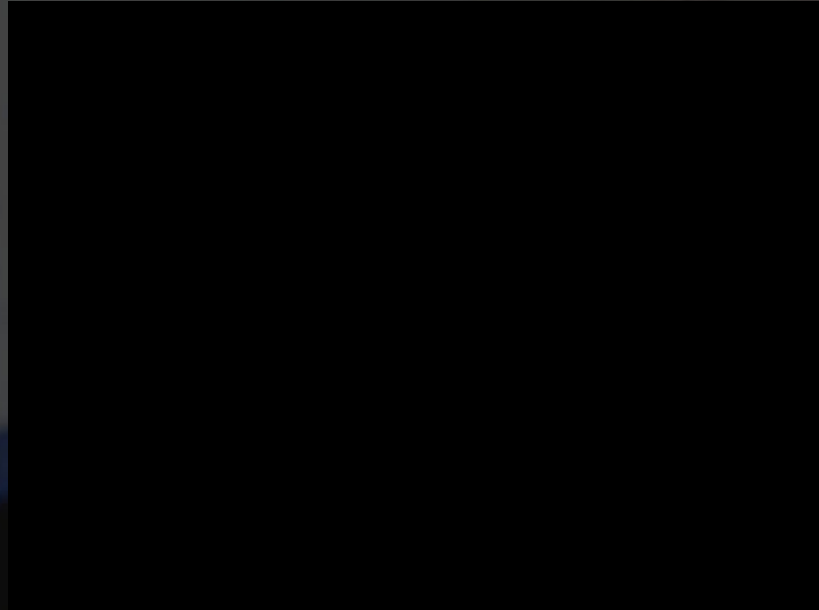
- A) True
- B) False

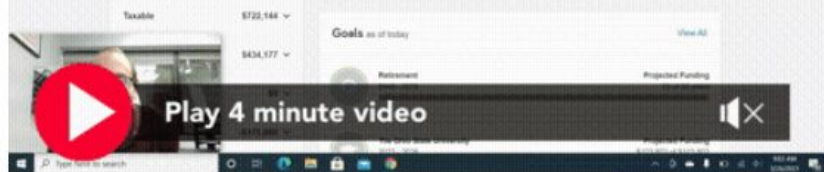
Answer in  
note under  
slide

## Step 2

**Send BombBomb to  
Planning Client Asking  
They Update Data**

# Step 2 Video Example





[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>

# Step 2 Email Content Example

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

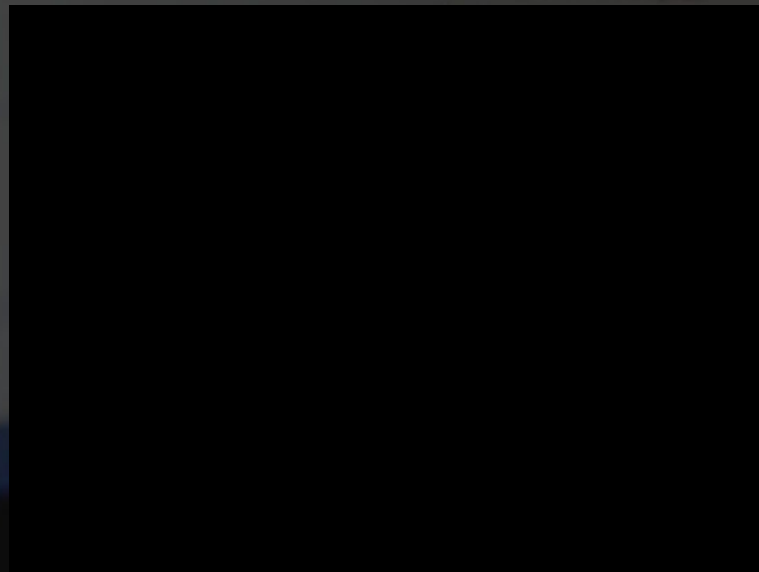
## Step 3



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

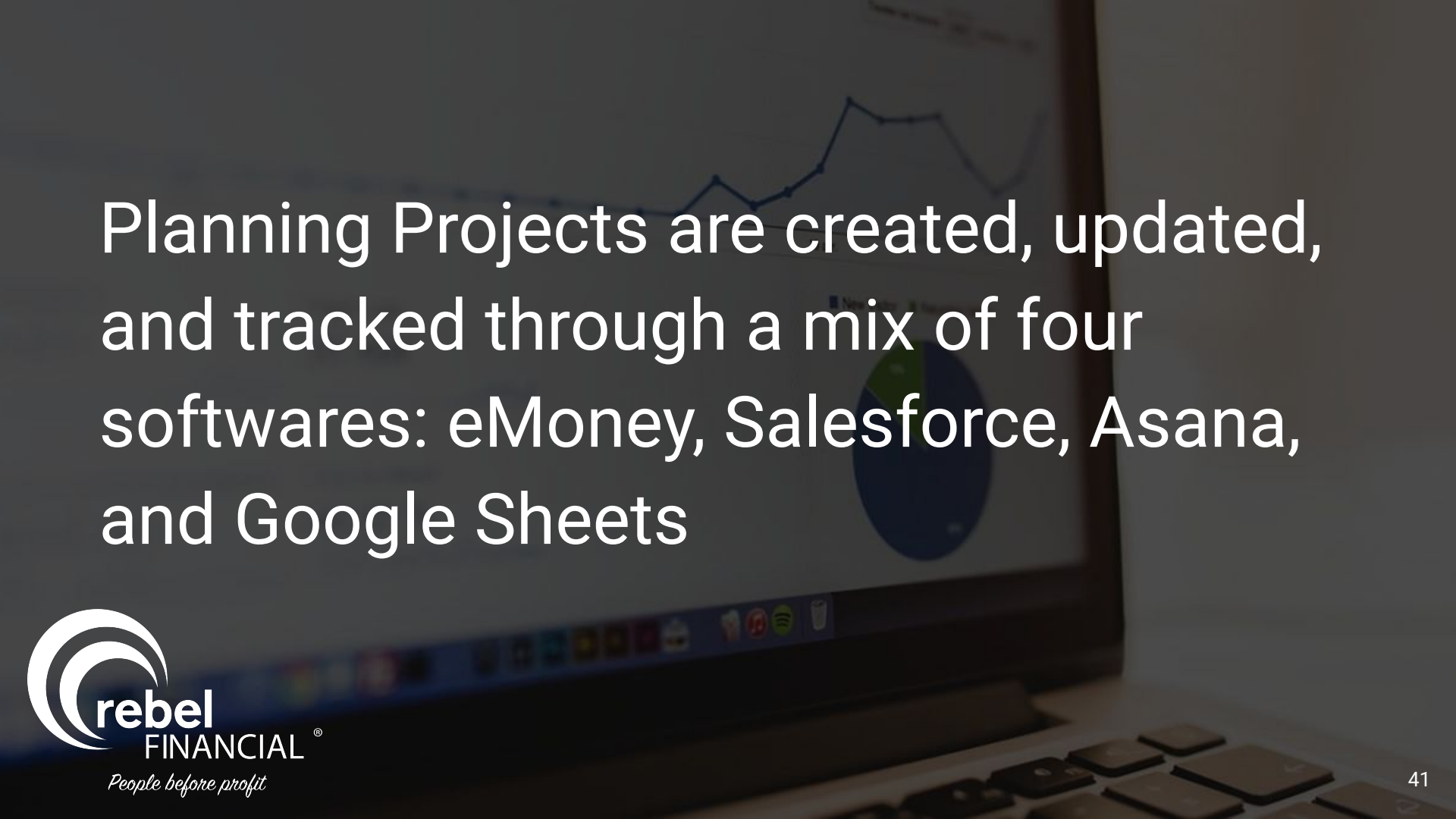
# Riskalyze

# 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?



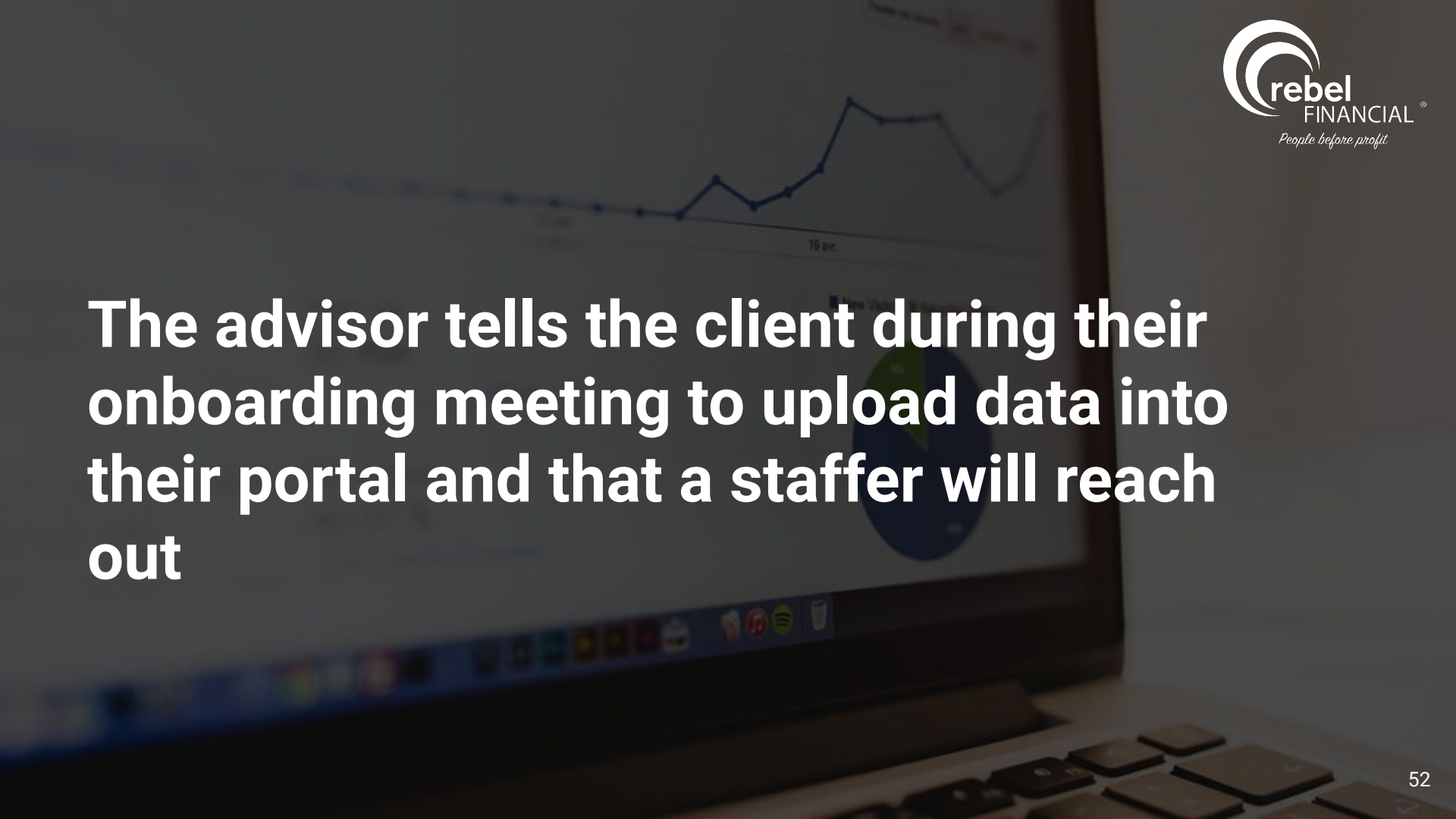
# Step by Step Outline

- 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

# What does a Data Gathering Meeting Look Like?




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

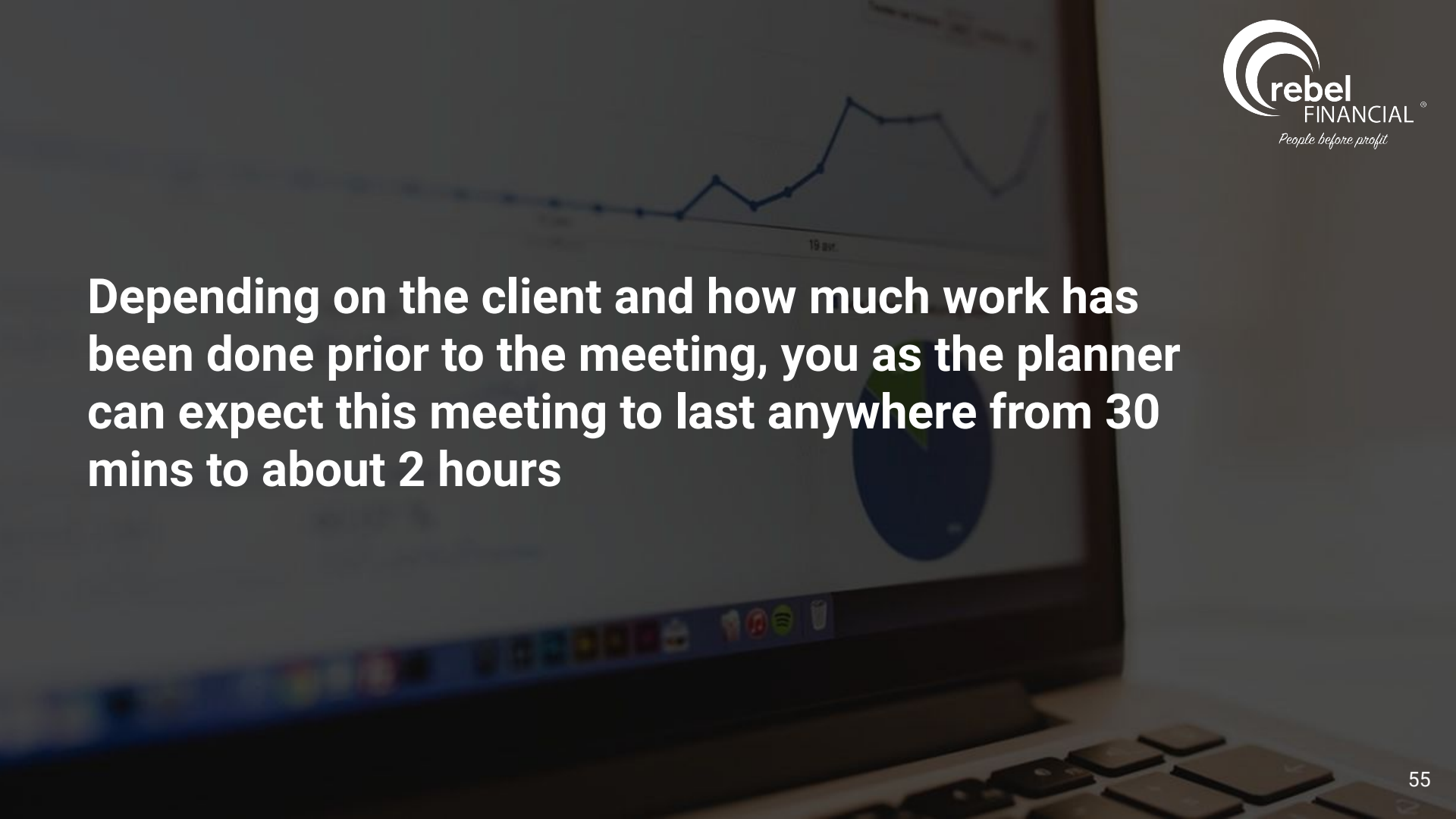


**The advisor tells the client during their onboarding meeting to upload data into their portal and that a staffer will reach out**

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

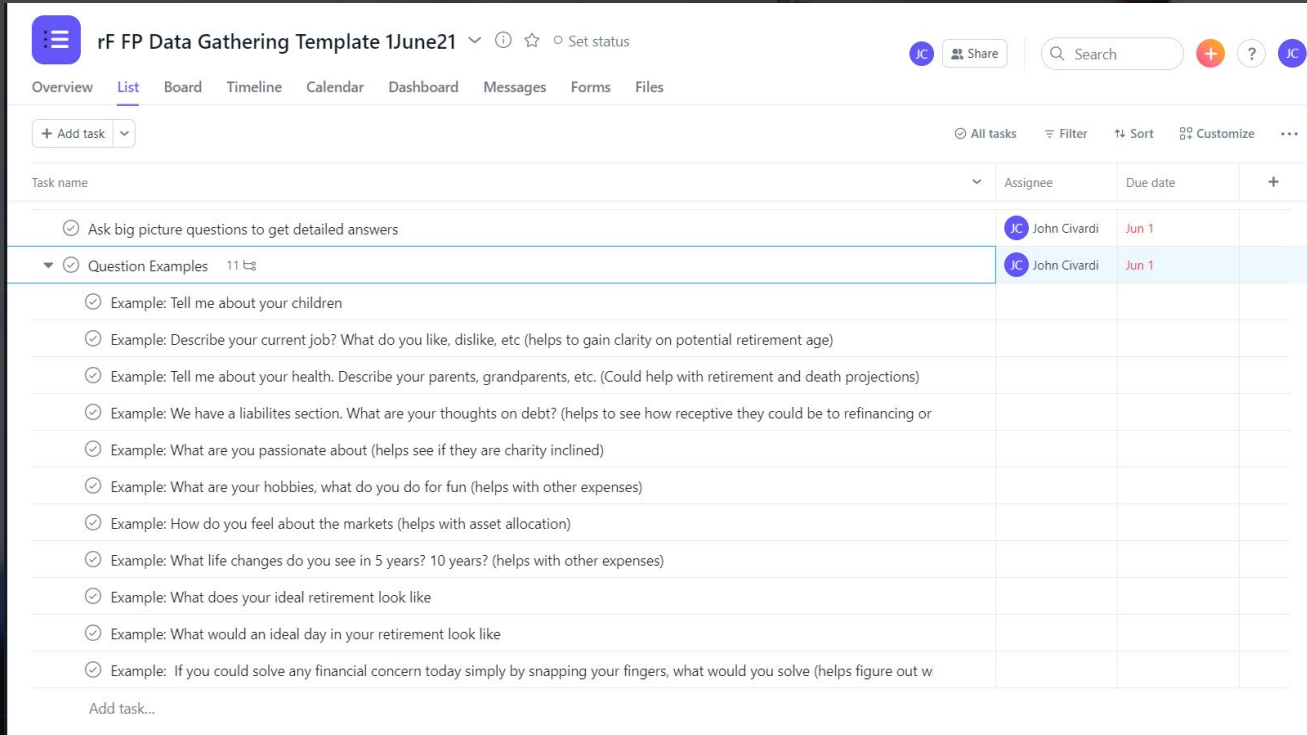


**Preparation is key and setting expectations for the client as well as helping them by detailing the information required is the best way to help make the data planning process less stressful for everyone involved**



**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

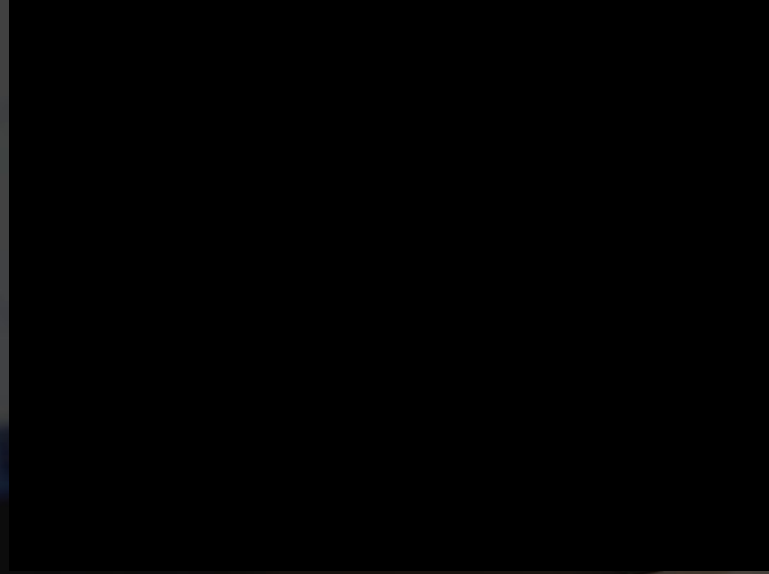


The screenshot shows an Asana task list for a project titled "rF FP Data Gathering Template 1June21". The list is in "List" view and contains several tasks. The first task is "Ask big picture questions to get detailed answers", assigned to John Civardi with a due date of Jun 1. Below it is a sub-task group titled "Question Examples" containing 11 items, each with a checkbox and a text description of a question. The tasks are:

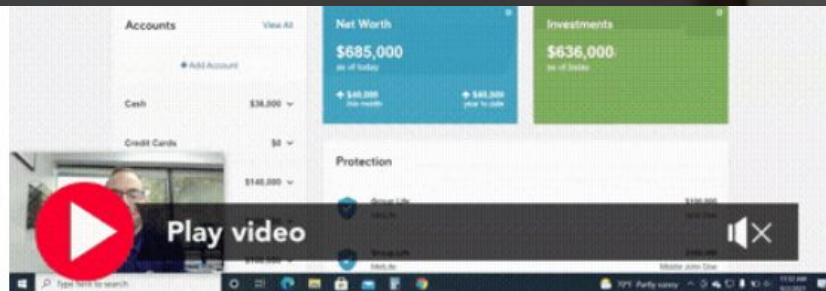
- Ask big picture questions to get detailed answers
- Question Examples (11 items):
  - Example: Tell me about your children
  - Example: Describe your current job? What do you like, dislike, etc (helps to gain clarity on potential retirement age)
  - Example: Tell me about your health. Describe your 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



# Data Gathering Email Example



# Data Gathering Email Content Example



[Click to play this video.](#)

Hi,

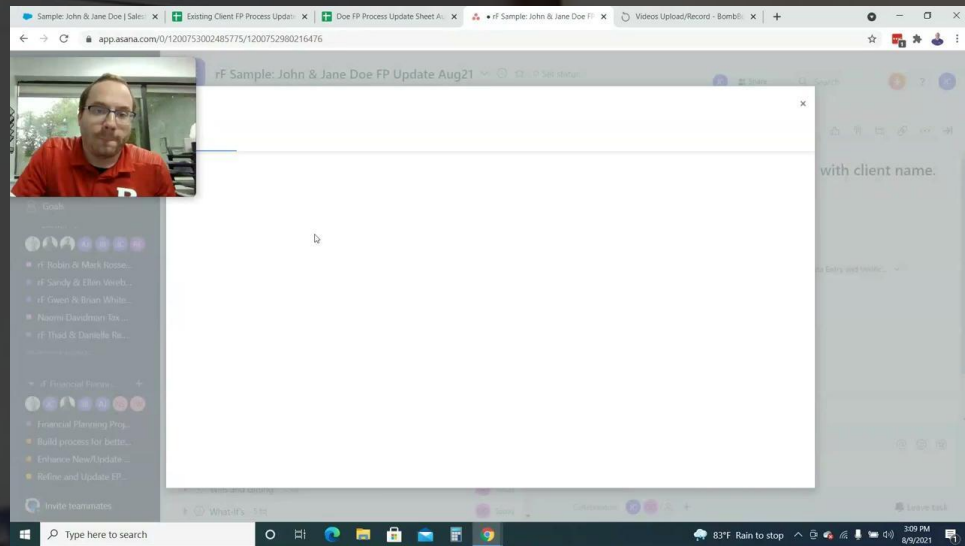
My name is John Civardi. I assist Phil and Tony in building and updating financial plans. Our team meticulously examines every aspect of your financial situation. Therefore, it's critical a few things are done for us before your data gathering meeting. Please add the following information to your portal.

- 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



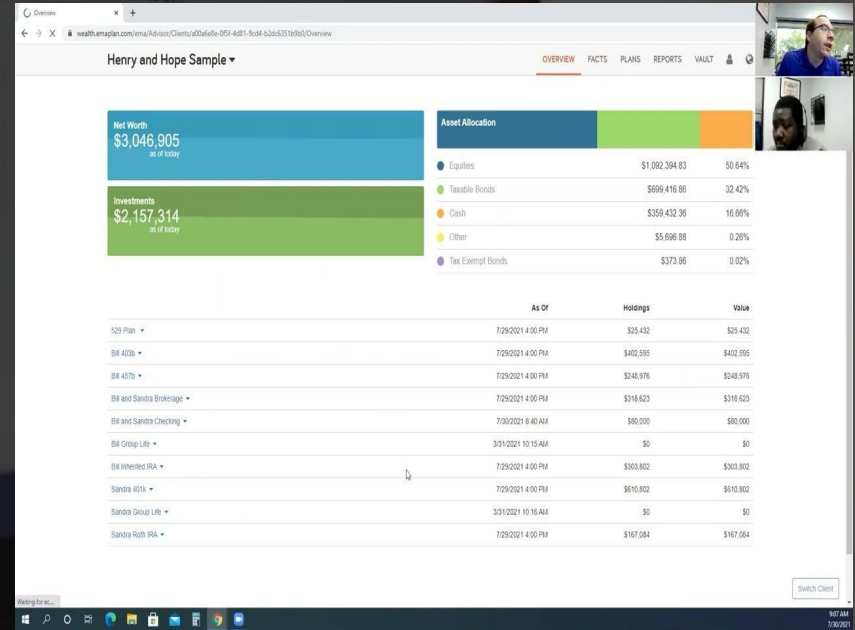
# Quick Quiz Creating Financial Plan Projects

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
▶ <input checked="" type="checkbox"/> Set Up Tasks 5 ๓
▶ <input checked="" type="checkbox"/> Family Information 3 ๓
▶ <input checked="" type="checkbox"/> Entity 2 ๓
▶ <input checked="" type="checkbox"/> Assumptions 5 ๓
▶ <input checked="" type="checkbox"/> Investments 5 ๓
▶ <input checked="" type="checkbox"/> Expenses 7 ๓
▶ <input checked="" type="checkbox"/> Insurance 3 ๓
▶ <input checked="" type="checkbox"/> Buy/Sell Transactions and Transfers 3 ๓
▶ <input checked="" type="checkbox"/> Wills and Gifting 3 ๓
▶ <input checked="" type="checkbox"/> What-If's 5 ๓
▶ <input checked="" type="checkbox"/> Decision Center 8 ๓
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 ☰

- 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

# What does Check Everything Mean?

Check everything is a simple way to communicate the principles of diligence and continuous improvement. Throughout the planning process every aspect of a client plan needs to be reviewed. A big part of what we do is spot discrepancies and look for opportunities to benefit our clients.

# Entity



Entity 2 8

- ✓ 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

## 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

(Link) 10  
Step  
Spotcheck

# Your Turn!

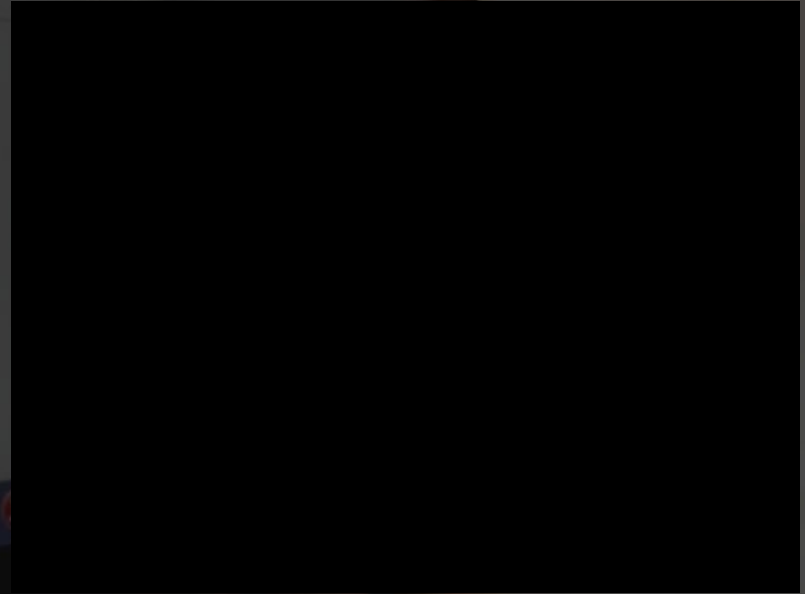
Start the process for “John Doe” and  
update his “Young John and Jane  
Doe” eMoney portal

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



**PLEASE NOTE**  
**EVERY CHANGE**  
**YOU MAKE TO**  
**THEIR**  
**FINANCIAL PLAN**  
**IN A GOOGLE**  
**SPREADSHEET**

# 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**

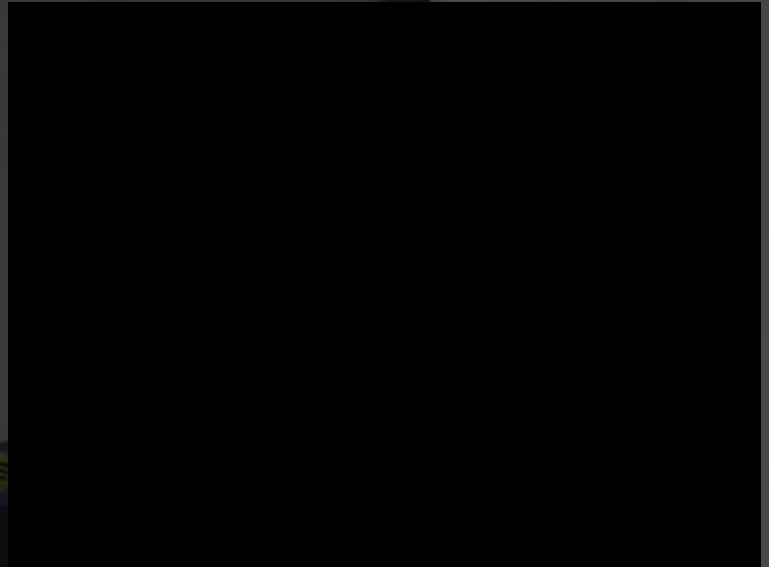
# Video Summary Mock Financial Plan Meeting

A screenshot of a web browser window showing a document titled 'New Client Update-Interactive.pdf'. The document is divided into several sections:

- PRICING CHANGES** (PEOPLE BEFORE PROFITS): A section explaining a change to net-worth billing and a goal to increase profitability while maintaining client service.
- EFFECTIVE JANUARY 2023**: A table comparing four service tiers: GOLD, SILVER, eREBEL, and SIMPLE. Each tier lists features like 'Advisor Fee', 'Investment Fee', and 'Platform Fee' with their respective rates.
- Net-Worth Calculation**: A breakdown of a client's net worth, including accounts, retirement, pension, home value, mortgage, and business interests.
- GIVING BACK** (NON-PROFITS AND EVENTS): A section highlighting the company's commitment to social impact through various non-profit organizations.
- OUR NON-PROFIT ORGANIZATIONS**: A grid of logos for 4Advisors, rebel Financial Foundation, Kiva, 52 Million Project, and Speedy Sneakers.
- ORGANIZATIONS WE SUPPORT**: A grid of logos for RE/MAX Affiliates, EVENTS, and STOLLY.

The browser's address bar shows the URL 'rebelfinancial.com/wp-content/uploads/2023/01/New-Client-Update-Interactive.pdf'. A video call window with a participant is visible in the top right corner of the browser.

# 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**

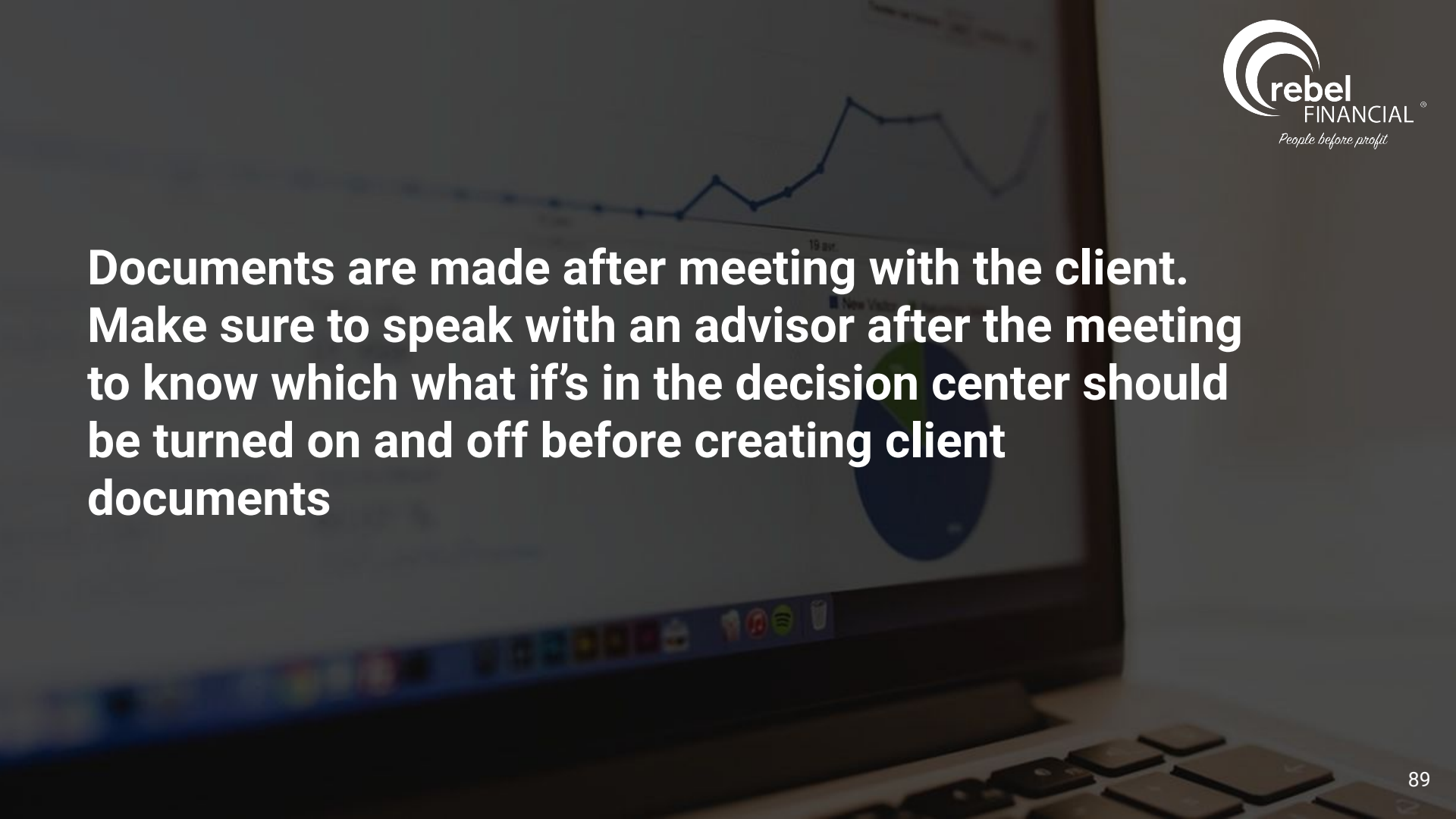
# Video Summary How to Enter Opportunities into Salesforce





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-emony
- C) fp-financial plans
- D) fp-docs

Answer in  
note under  
slide

# Video Summary Creating Financial Plan Document



29MAR21 Doe Base Financial Plan

2037	5986	57,102	0	3,712	0	60,814	137,842	0	137,842	1,764,026
2038	6087	98,059	0	49,456	0	145,515	197,054	0	197,054	1,738,178
2039	6166	96,926	0	3,900	0	100,826	146,438	0	146,438	1,762,715
2040	6299	97,810	0	27,978	0	125,788	172,030	0	172,030	1,765,586
2041	6370	98,706	0	927	0	99,633	151,095	0	151,095	1,788,327
2042	6471	98,615	0	0	0	98,615	154,292	0	154,292	1,807,747

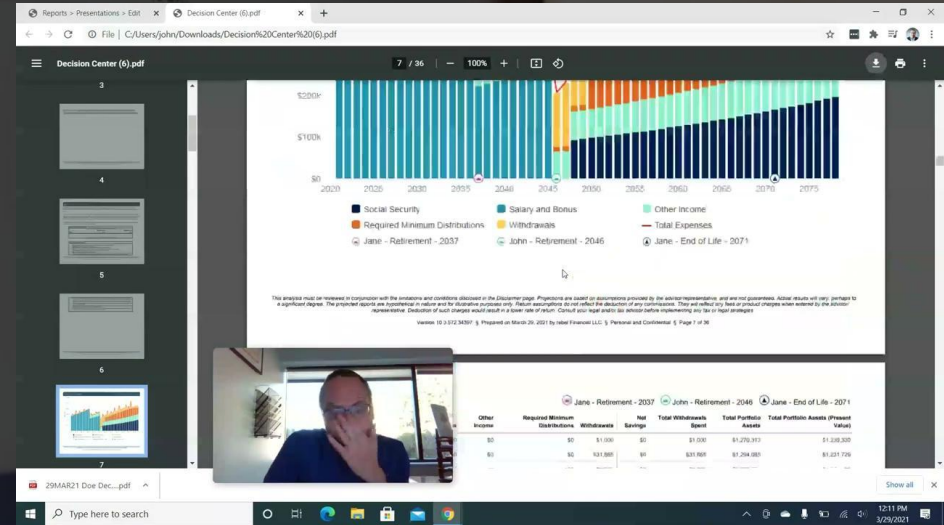
This analysis must be reviewed in conjunction with the limitations and conditions document in the Disclosure page. Projections are based on assumptions provided by the account representative and are not guaranteed. Actual results will vary, perhaps in a significant degree. The projections herein are hypothetical in nature and do not constitute an offer. These assumptions do not reflect the individual's tax circumstances. They will reflect any fees or charges changes when entered by the account representative. Cancellation of cash charges would result in a lower rate of return. Consult your agent prior to making any decisions before implementing any tax or estate strategy.

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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	6572	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
		<b>103,391</b>	<b>0</b>	<b>25,248</b>	<b>0</b>	<b>128,639</b>	<b>171,716</b>	<b>0</b>	<b>171,716</b>	<b>1,859,907</b>
		104,370	0	26,257	0	130,627	175,625	0	175,625	1,867,781
		105,364	0	85,624	0	190,988	240,597	0	240,597	1,812,116
		106,373	0	28,268	0	134,641	183,255	0	183,255	1,812,430
		107,397	0	29,389	0	136,786	187,374	0	187,374	1,809,963
		108,436	0	30,551	0	138,987	191,586	0	191,586	1,803,606
		109,491	0	31,992	0	141,063	195,839	0	195,839	1,794,092
2053	7582	110,562	0	32,833	0	143,395	200,211	0	200,211	1,780,871
2054	7683	111,649	0	33,924	0	145,573	204,644	0	204,644	1,763,741

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**

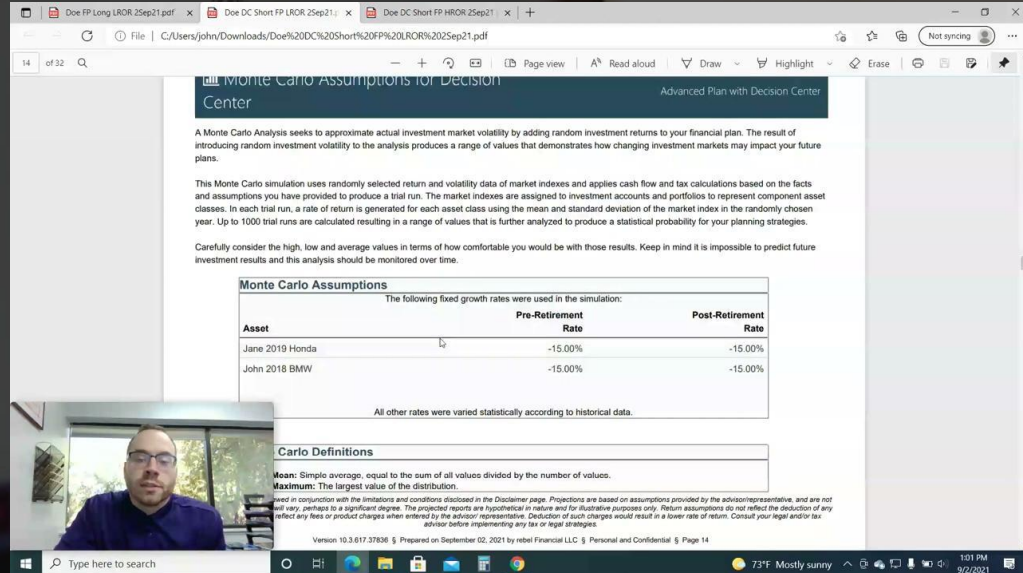
# Email Client Summary of Documents



## 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



File | C:/Users/john/Downloads/Do%20DC%20Short%20FP%20LROR%2025ep21.pdf

## Monte Carlo Assumptions for Decision 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
Jane 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.

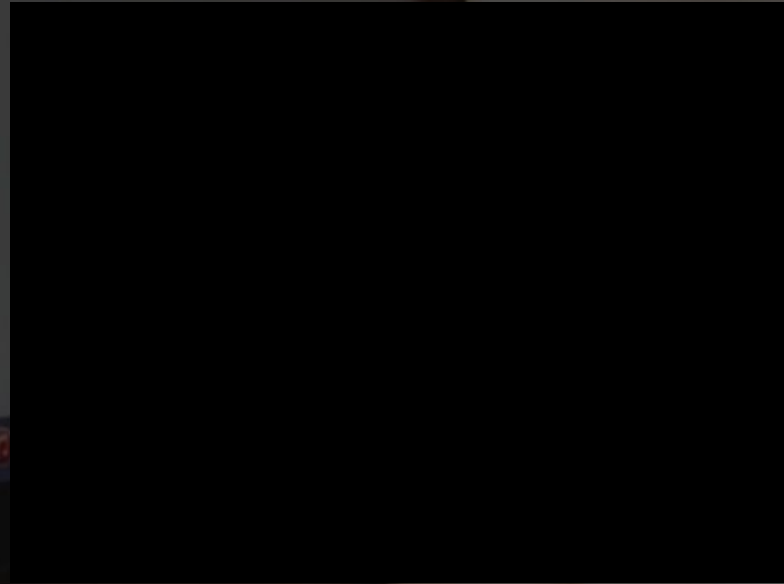
used in conjunction with the limitations and conditions disclosed in the Disclaimer page. Projections are based on assumptions provided by the advisor/representative, and are not all vary, perhaps to a significant degree. The projected reports are hypothetical in nature and for illustrative purposes only. Return assumptions do not reflect the deduction of any reflect any fees or product charges when entered by the advisor/representative. Deduction of such charges would result in a lower rate of return. Consult your legal and/or tax advisor before implementing any tax or legal strategies.

Version 10.3.617.37836 § Prepared on September 02, 2021 by rebel Financial LLC § Personal and Confidential § Page 14

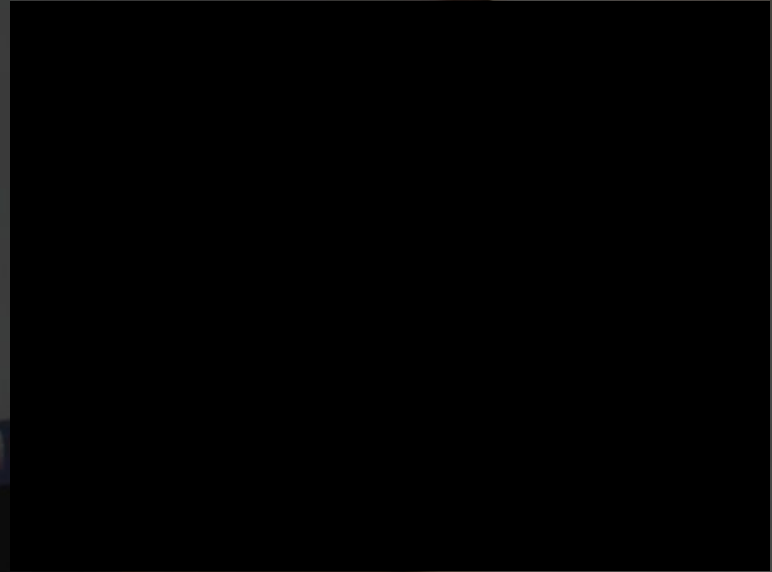
Type here to search | 73°F Mostly sunny | 1:01 PM 9/2/2021

# Other Practical Videos & Information

Video  
Summary  
Adding  
Client  
Access to  
eMoney



# Video Summary How to Model Roth Conversion



There is no direct technique for modeling ESPPs, however, you can accomplish a similar result for reporting by following these steps:

# Summary How to Model ESPP

Summary Copied directly from eMoney

1. From the Client's Advanced Facts, add a **Taxable Investment**
  1. Enter the required details and values
2. Fill out the **Contributions** tab with the amount the Client is purchasing the stock with
  1. Don't forget to click **Save**
3. Add **Other Income(s)** to represent the discount or any employer match:
  1. Be sure to enter the appropriate tax treatment
  2. The Destination will be the Core Cash Account
    - Discount : Annual Amount =  $(\text{Contribution} / (1 - \text{Discount Rate})) - \text{Contribution}$
    - Employer Match: Annual Amount = Total Employer Match
4. Create a Transfer Flow from the **Core Cash Account** to the **Taxable Investment**, created in step 1, equal to the **Other Income** created in step 3
5. To view this in a report, check out the Detailed Balance Sheet or the Assets Reports.

[eMoney link to information](#)

[https://content.emaplan.com/knowledgebase/interactive/faq/index.html#/lessons/ciDXjuy3lS4KqZosGLY5\\_yAk8aYln7NJ](https://content.emaplan.com/knowledgebase/interactive/faq/index.html#/lessons/ciDXjuy3lS4KqZosGLY5_yAk8aYln7NJ)

# Video Summary

## How to Model Donor Advised Fund and Cash Out Refinance





The End!



**Welcome to rebel  
Financial! We're happy  
to have you on the  
team!**