PARTNERING WITH YOU

COMPREHENSIVE FEE-ONLY
FINANCIAL PLANNING

PARTNERS
IN FINANCIAL PLANNING

Comprehensive Planning

Comprehensive fee-only financial planning means providing a varied array of complex services. These services will match your needs and goals over all the days and years of your life and the lives of those you love. It is our intention, as your financial planning partners, to design and provide the services and relationship to keep you secure during all phases of your life's journey.

Our Relationship with Clients

- We care deeply about you. Our total focus is on your financial goals. We have a fiduciary responsibility to always put your interests first.
- Our only compensation will come from the fees you pay. We will never sell products or earn commissions.
- We see our relationship with you as a partnership and our work toward your financial goals as collaborative. We provide continuing support and advice, and we strive to be available, attentive, reliable, and proactive.
- We believe in open and honest communications. We encourage you to tell us when you are confused or unhappy. We will work hard to address your concerns.
- We believe that financial planning is an ongoing process, and the initial financial plan is just a starting point.

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421 S. College Ave.
Salem, VA 24153
(540) 444-2930

About Our Firm

Our professional staff consists of Certified Public Accountants, Certified Financial Planners®, and Enrolled Agents with more than 84 years of tax and planning experience. Our clients include physicians, business owners, working professionals, widows, divorcees, and retirees. We partner with a variety of clients — from those who are just starting to plan their financial lives to those who have reached the end of their careers and want to enjoy the fruits of their hard work.

How We Charge for Our Services

Our normal method for working with clients is a fixed annual retainer fee, payable in quarterly installments. Our full fee schedule can be found on our website on the Resources tab, under Client Forms. Our clients on retainer appreciate the fact that they can call, e-mail, or meet with us anytime throughout the year without worrying about the billing clock running.

Our Investment Philosophy

Every investment has risk and offers potential rewards. We help you evaluate your goals and tolerance for risk and determine an investment allocation that makes sense for you. Once the allocation is set, we apply proven management techniques such as diversification, setting objective rebalancing parameters, keeping investment costs low, and sticking with an allocation through the inevitable ups and downs of the market. We also take time to explain complicated financial topics in an easy-to-understand manner so that everyone is on the same page regarding the strategy and implementation.

Services Overview

- Comprehensive financial plans
- Cash flow planning and budgeting
- Insurance planning, including health, life, disability, long-term care, auto, home, and liability
- Income tax planning and preparation
- Estate planning
- Retirement planning
- College planning strategies
- Investment planning
- Investment management — ongoing portfolio monitoring and trading as required
- Small business consulting
- Coordination with your other professional advisors — attorneys, bankers, CPAs, insurance agents
- Referrals to other professional advisors as needed

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