Harmony
Financial Advisors

Financial Life Planning Process

INTRODUCTORY MEETING
Client and Harmony Financial
30 MINUTES

First Step: Determine if Harmony Financial can meet client needs.

EXPLORATION & VISIONING
Client and Harmony Financial
1 1/2 TO 2 HOURS

Second Step: Meeting(s) to clearly define and prioritize client goals and objectives and review financial resources.

PREPARATION OF FINANCIAL LIFE PLAN
Harmony Financial
+/-30 DAYS

Third Step: Thorough review of financial information and preparation of Financial Life Plan analysis, recommendations and action steps.

KNOWLEDGE/EXECUTION
Client and Harmony Financial
1 TO 2 HOURS

Fourth Step: Meeting to review written financial life plan, recommendations (including investment strategy), and action steps to achieving client goals and objectives . Retain Harmony as Investment Manager, if client desires.

EXECUTION AND ONGOING MAINTENANCE
Client and/or Harmony Financial

Fifth Step: Ongoing contact to assist clients in executing their financial life plan. Investment management services provided, if needed.

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