430 W. Linden Way
PO Box 369
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(541) 676-5226 or (866) 325-5326
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www.bluemountaininvest.com

Rita Van Schoiack
Financial Advisor

Financial Planning

Basic Plan **$1,750.00**

- Financial Analysis: What does your current picture look like?
  - Financial Statements- Net Worth, Balance Sheet, etc.
  - Cash Flow Forecast, year-by-year projection.
  - Investment Review- do your investments match your risk profile, goals and objectives?
- Explore and set goals: What would you like to accomplish financially? What are your dreams for your future? For your family?
  - Explore and prioritize your goals.
- Establish a strategy to accomplish goals.
- Tax planning considerations.
- Risk management: Insurance – Do you have the protection you need?
- Beneficiary review and high-level estate planning.
- Do you have a will? Power of Attorney? Living will? (Advanced Care Directive) Discussion and review.

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What You Can Expect:

- A clear picture of what your current financial picture looks like.
- Your financial priorities and a step-by-step action plan to reach your goals.
- Plan Implementation can be done by you, or you can choose to have us work with you on the plan and provide ongoing guidance and monitoring.
- Hard copy report of plan, goals, and strategy.
- Online access to your plan, available for up to one year after plan is completed. If you choose ongoing monitoring and guidance, it will be continuously available while you are a client.
- Investment Management- a strategy designed to accomplish your goals and implemented for you, or you can choose to do it yourself.
  Investment Management Service:
    - Ongoing monitoring of your investment portfolios, investment managers and assessment of strategy in accomplishing your goals.
    - Periodic review meetings with you.
    - Dynamic Process: Strategy and investments are adjusted to compliment changes in your life.
    - Rebalancing and reallocation as needed.

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Additional Financial Panning Topics added at an hourly consulting rate. We will create a special service package and price quote for your particular needs.

The Process:

To create the plan and strategy from start to finish will require 4 meetings that last an average of 1.5 to 2 hours.

1) **The first meeting focuses on data gathering & setting goals and priorities. (2-hour Meeting)** We also explore your goals, priorities, and dreams for the future.
2) **The second meeting focuses on the first draft of your plan, and we have a more in-depth discussion about your goals and dreams. (2-hour Meeting)** We discuss the plan, answer questions, make changes, etc. Initial ideas of strategies to accomplish your goals are introduced at this time.
3) **The third meeting focuses on the outcome of the updated draft of your plan, we review your goals and dreams and discuss strategy in more detail. (1.5 to 2-hour Meeting) Discussion on how to move forward:**

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- We solidify goals, and firm up the strategy as well as make any adjustments to the plan.

4) **The fourth meeting-Finalize the plan, goals, and strategies. (1.5 to 2-hour meeting) Discussion on how to move forward:**
    - Do you want to take charge and reach out when you think you need some guidance or help?
    - Would you prefer to have ongoing guidance and monitoring?

Financial Plan Implementation and Monitoring:

Once you have your financial plan and strategy, the next step is to implement the plan. It is also important to monitor progress in accomplishing your goals on an ongoing basis. You can do this yourself or you can choose to have ongoing professional help.

If you choose to have us implement the plan, the following is a summary of the services provided:

- Implementation of the plan: Each item on the "Action List" is coordinated and completed.

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- Investment Management: Includes strategy, tax considerations, ongoing monitoring, online access, reporting, and periodic review meetings.
- Periodic Plan updates: As things in your life change and evolve, your plan and strategy are updated.
- Ongoing monitoring of progress to accomplish goals.
- Coaching and guidance to help create success in attaining goals.

General Follow-Up Recommendations:

- For a basic plan, at minimum, 1 follow-up meeting per year is recommended to update the plan and review goals and progress towards goals.
- If you have a more complex plan and/or major life changes, 2 to 4 meetings per year may be more appropriate.
- **If you decide you would like to have ongoing monitoring and guidance, we will discuss how you would like this to happen.**
    - How many times a year should we meet?
    - How will your financial information updates be provided?
    - What topics will be covered at each meeting?

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Hourly "Consulting": $125.00 per hour

Note: Minimum Charge is $125.00. Fractional rounded to the nearest quarter of an hour.

Common Topics that Clients need help with:

- Employer retirement plan investment education and guidance.
- Tax planning strategies.
- Insurance needs analysis.
- Strategies for building retirement assets.
- Preparation for retirement.
- Education planning.
- Cash flow or budget planning.
- Employer benefits analysis to prepare for retirement.
- Employer benefits review and discussion as it relates to your financial plan.
- How to manage and invest an inheritance.

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- Sale of a business.
- How to manage the proceeds from a real estate transaction including tax considerations.

Investments in Securities do not offer a fixed rate of return. Principal, yield and/or share price will fluctuate with changes in market conditions and, when sold or redeemed, you may receive more or less than originally invested. No system or financial planning strategy can guarantee future results.

Advisory Services may only be offered by Investment Adviser Representatives in connection with an appropriate Cetera Advisors LLC, Advisory Services Agreement, and Disclosure Brochure, as provided.

Contact your investment adviser representative for a listing of all fees, charges and expenses related to this program. Such information is also listed in the firm's Form ADV part 2A and disclosure brochure as provided.

Individuals associated with this broker/dealer firm are either Registered Representatives who offer only brokerage services and receive transaction-based compensation (commissions), Investment Adviser Representatives who offer only investment advisory services and receive fees based on assets, or both Registered Representatives and Investment Adviser Representatives, who can offer both types of services.