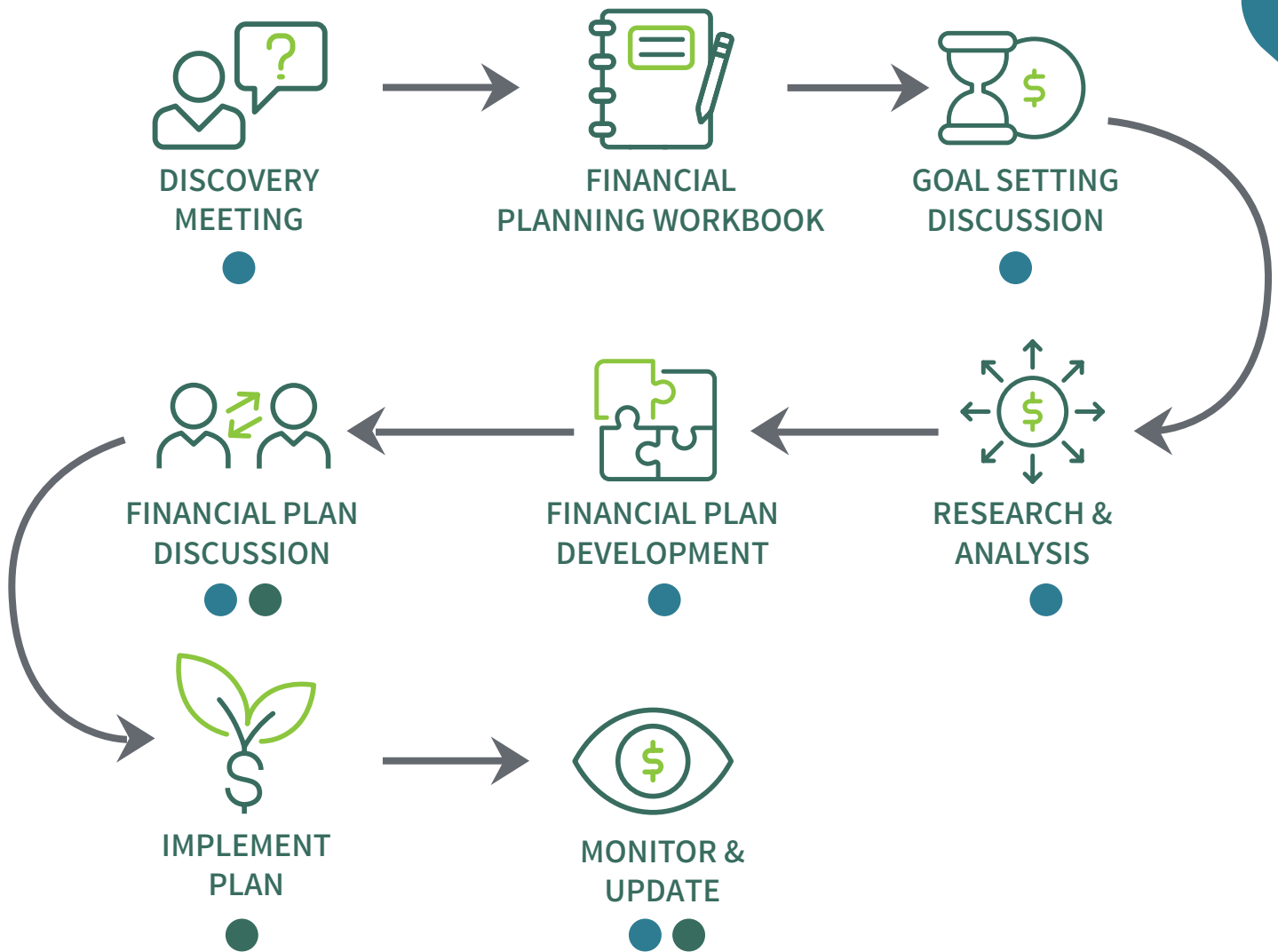


Financial Planning Process

A goal-oriented financial plan is useful for providing insight into spending capacity, asset protection, and pathways to achieve both personal and financial goals. Detail is critical when it comes to a financial plan. Omitting often forgotten, but necessary expenses such as car replacement or home maintenance from your plan can have negative consequences on your ability to achieve your goals. Our team works to collect information on numerous aspects of your financial life and goals in order to develop flexible recommendations. In addition, once a plan is developed, it is easy to adapt to changing life circumstances.



**YOUR GODSEY &
GIBB TEAM**

- Your Financial Planning Advisor
- Your Wealth Management Advisor



Financial Planning Process

DISCOVERY MEETING

The focus of our initial meeting is to get to know you on both a personal and financial level, as this is essential to the creation of your Financial Plan. This discussion will help us gain an understanding of your financial priorities, goals, and other objectives related to your plan in addition to covering our Financial Planning Process and what to expect.

FINANCIAL PLANNING WORKBOOK

Your Financial Planning Workbook is a key step in our process, as it will help you collect and organize the personal and financial information required for us to develop your detailed plan. The more we can learn about your current situation and your future personal and financial goals, the more valuable your Financial Plan will be to you.

GOAL SETTING DISCUSSION

Following the receipt and review of your workbook, we like to have a goal-setting discussion. Lifestyle goals or objectives reveal what matters most in your life and take time and dedication to achieve. Throughout this discussion, we will ask further questions to understand your primary goals in order to help determine the financial strategies best suited to your needs.

RESEARCH & ANALYSIS

Having a clear understanding of your goals, our Financial Planning team will fully analyze all the information provided and explore potential ways to achieve those goals. We will look at your current course of action and consider any alternative courses to maximize your potential for success and best use your resources.

FINANCIAL PLAN DEVELOPMENT

Based on our discussions, analysis, and your workbook, we will develop a plan complete with recommendations to help you achieve your goals and understand your spending potential. For each recommendation, we consider the following:

- Any assumptions and/or estimates made
- The timing and priority of each recommendation
- How each recommendation will maximize your potential to reach your goal(s)
- Any effect our recommendations may have on your personal and financial circumstances
- The impact each recommendation has on our other recommendations

FINANCIAL PLAN DISCUSSION

Once your plan is developed, we will have a collaborative discussion in which we walk through your plan together. In this meeting, we will present each of our recommendation(s) and explain why we believe each recommendation is in your best interest. Following this discussion, we will make adjustments as necessary to finalize your plan.

IMPLEMENT PLAN

Once your plan is finalized, action steps will need to be taken. Some of these may involve asset allocation adjustments that your advisor will complete, while others may need to be completed either on your own or with a third party. If you have questions or would like assistance when working with other parties, your Wealth Management Advisor or Financial Planning Advisor are available to help and answer questions.

MONITOR & UPDATE

As your personal and financial circumstances shift, we want to ensure that they continue to align with your goals. Our team will work with you to determine a schedule in which we will meet to evaluate your progress according to the plan, understand any changes to your situation, and update your plan as necessary.

