The Six-Step Planning and Advisory Process

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Financial planning is all about helping you understand the implications of the decisions you are making – not just in the immediate future, but many years from now. Should you buy a new car every three years, five years, or ten years? How should your retirement assets be diversified in order to reach your goals with the least amount of risk? If you have to fund a college education for a child or grandchild; if you are planning a wedding; if you think your home will need upgrades in a few years – how will those decisions affect your retirement plans? The implications of those decisions are reflected in a good planning process that reveals how each decision affects your success probabilities.

Technology today has leveled the playing field for investors. While access to sophisticated planning and institutional management once was the exclusive domain of the old `big-name' bricks-and-mortar firms, technology has leveled the playing field, allowing investors greater access while utilizing the guidance of non-conflicted service providers not operating in a sales and product distribution environment.

IFG's advanced planning platform is powered by PIE Technologies, ranked #1 for the third year in a row in *Financial Planning* magazine's most recent survey of financial professionals across the U.S. Live online collaboration, 24/7/365 online access, dynamically-updated tax and economic data are just a few benefits. The platform uses your goals as the benchmark for success and computes inflation-adjusted results with 'what-if' stress-tests to determine probabilities.

The Planning Process – Six Steps

1. **Data Collection**

   Any plan is only as good as its input. We begin with gathering all relevant data. In addition to your financial information, we also work with you to construct your personal investment profile. We also help you identify goals, objectives, timelines, and priorities.

2. **Situation/Needs Gap Analysis**

   Your current portfolio is analyzed for risk and a `stress test' analysis is performed to see how a similar asset allocation would have performed during different historical periods revealing best/worst case scenarios which help calculate success probabilities, taking taxes, inflation, portfolio inflows and outflows.

3. **Data Review and Construction of an Action Plan**

   We then review our findings with you and discuss alternative approaches for fulfilling the Action Plan. Review/Refinement of Action-Plan

4. **Review/Refinement of Action Plan**

   This is the search, screening, and selection process to refine the investment/manager mix to fulfill your objectives in a manner consistent with your profile, gap analysis, and plan criteria.

5. **Plan Implementation**

   Once you've approved the plan and selections have been finalized, implementation is largely an administrative process. We prepare and process the appropriate paperwork, facilitate asset transfers, set-up monitoring procedures, and coordinate efforts with your accountant, attorney, and other advisors as necessary

6. **Monitoring with Reviews and Revisions**

   In addition to regularly scheduled review meetings, plan performance is monitored continuously and you can expect communication from IFG throughout the year, including performance, updates, newsletters, etc. Complete information is also available 24/7 via the "Clients Only" portal of our website.

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