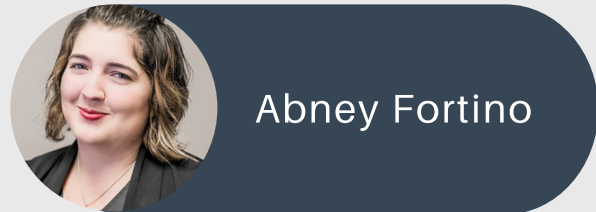
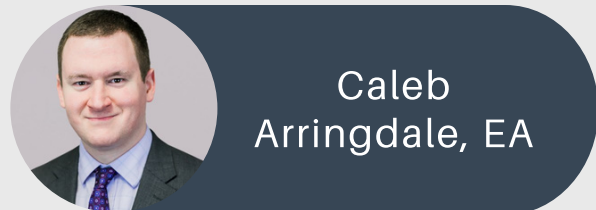


# The Planning Center™



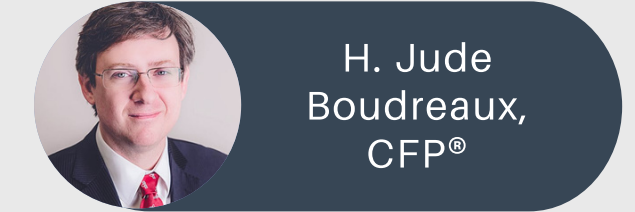
# The Planning Center Team



Financial  
Planners

Tax Experts

Psychologist





**Financial  
Planning  
Specialists**



Lena Parrish,  
FPQP™



Kelsi Vos,  
FPQP™



Anina De  
Tommaso,  
FPQP™

**Client Service  
Specialists**



Christina Lee



Marissa Feehan

**Client Service  
Associates**



Nancy Caldie



Laurel Filzen  
Etzel

**Operations and  
Finance**



Matt Mercer



Amy Tessmer,  
CPA



Latrenda Dixon



Amanda Deeb



# Your team at The Planning Center

## Financial Planner



Andy Baxley,  
CFP®, CIMA®,  
MSFP

As your primary contact at The Planning Center, Andy is responsible for leading meetings, guiding you through key decisions, and ensuring that you're making progress on your most important goals.

## Tax Advisor



Aristotle Makris,  
CPA

As your personal tax expert, Aristotle is responsible for helping you manage your lifetime tax bill and working with other members of the TPC Tax team to prepare your annual return (if applicable).

## Financial Planning Specialist



Anina De  
Tommaso,  
FPQP™

Think of Anina as your "chief of staff" at TPC. She is responsible for making sure everything gets done in a timely and organized fashion. She also helps coordinate the efforts of everyone on your team.

## Client Service Specialist



Marissa Feehan

Marissa is here to add convenience to your financial life. She helps with account openings, rollovers, withdrawals, contributions, and more. She handles the complexity so you don't have to!

## Client Service Associates



Nancy Caldie



Laurel Filzen  
Etzel

You'll never get a robot when you call TPC. Nancy and Laurel are the friendly voices on the other line when you need to reach us.



# What makes TPC different?

## Independent

We believe independence is essential to giving advice that is truly in our clients' best interest. We do not report up to a large corporate entity, and are thus not limited in the financial products we can recommend.

## Fee-only

We are paid directly by our clients and do not receive income from any additional sources. We do not earn commissions from the products and services we recommend.

## Fiduciary

We are legally and ethically bound to act in your best interest at all times. No exceptions. We believe the fiduciary standard is an essential component of the trusting relationships we build with our clients.

## Integrated Tax Planning

Most financial planning firms have to refer clients to outside tax professionals, adding extra costs and unwanted complexity. At The Planning Center, we have an in-house team of CPAs and other tax experts to help you manage your lifetime tax liability.



# What is financial life planning?

## Traditional Financial Planning

- ..... Emphasis on the money
- ..... Narrow and/or fixed
- ..... Wealth= lots of money
- ..... Planner as salesperson
- ..... Planner mainly talks
- ..... One-sided
- ..... "Financial plan" as a product

## Financial Life Planning

- ..... Emphasis on the person
- ..... Integrated and adaptive
- ..... Wealth= purpose and meaning
- ..... Planner as trusted guide
- ..... Planner mainly listens
- ..... Collaborative
- ..... "Financial planning" as a process



# What can I expect from our first few meetings together?



## Explore

*Are we a good fit to meet your needs?*



## Engage

*Establishing values, priorities, and concerns*



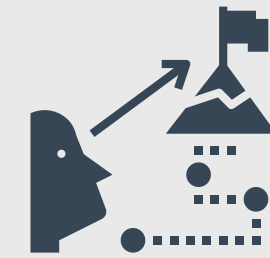
## Envision

*Creating meaningful and purposeful goals*



## Enlighten

*Presenting the first draft of the financial plan*



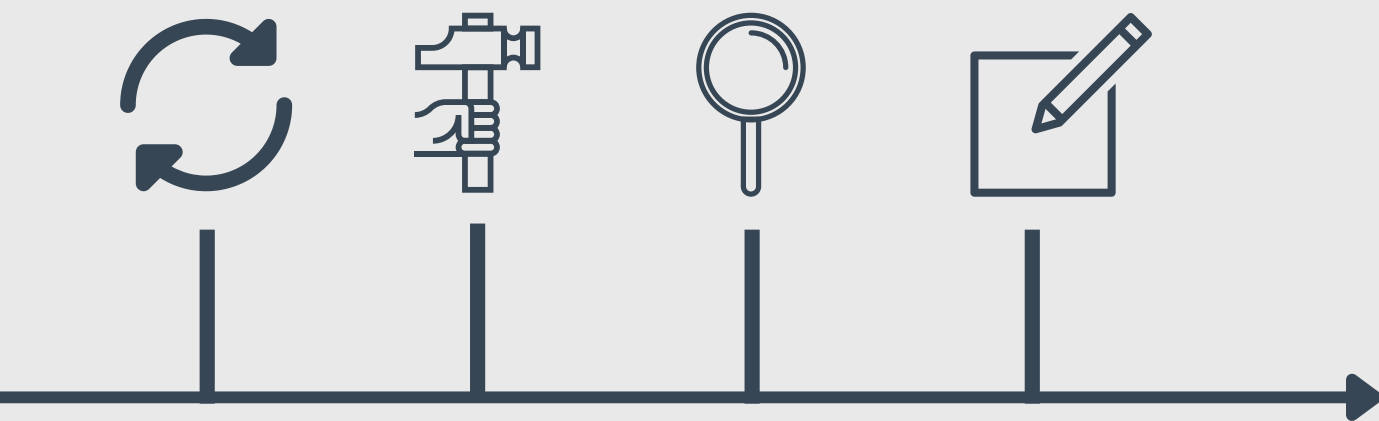
## Empower

*Review and implement recommendations*

Financial Data Collection



# What comes next?



## Repeat



"Financial planning" isn't just a noun. It's a verb, too! It's something you *do*- year in, year out- to stay on track. Financial success is all about building great habits and sticking with them over time. We provide the accountability and guidance to do just that.

## Build



Financial planning is a bit like building a house. It's a process that requires time, attention, and expertise. In year one we create the blueprint and lay the foundation. After that we build your dream home, brick by brick.

## Review



Each year we will take time to celebrate the progress we've made and reflect on the learnings we've accumulated along the way. What's working? What isn't? How might we improve and adapt the plan moving forward?

## Revise



In truth, there's no such thing as a "final draft" of a financial plan. Your plan will be a living, breathing document that will inevitably go through multiple changes over the years. You change and evolve. Your plan should do the same.

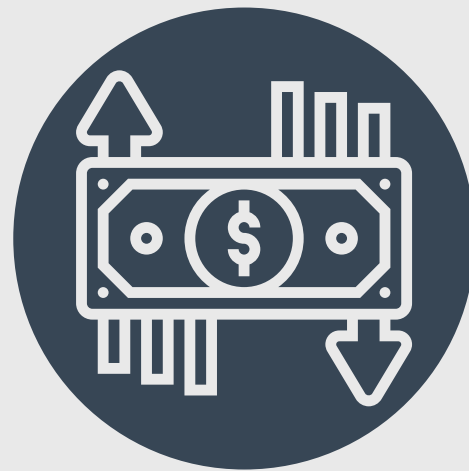




# What will we cover together?



Cash Flow



Assets &  
Debts



Investing



Tax  
Management



Retirement



Asset  
Protection

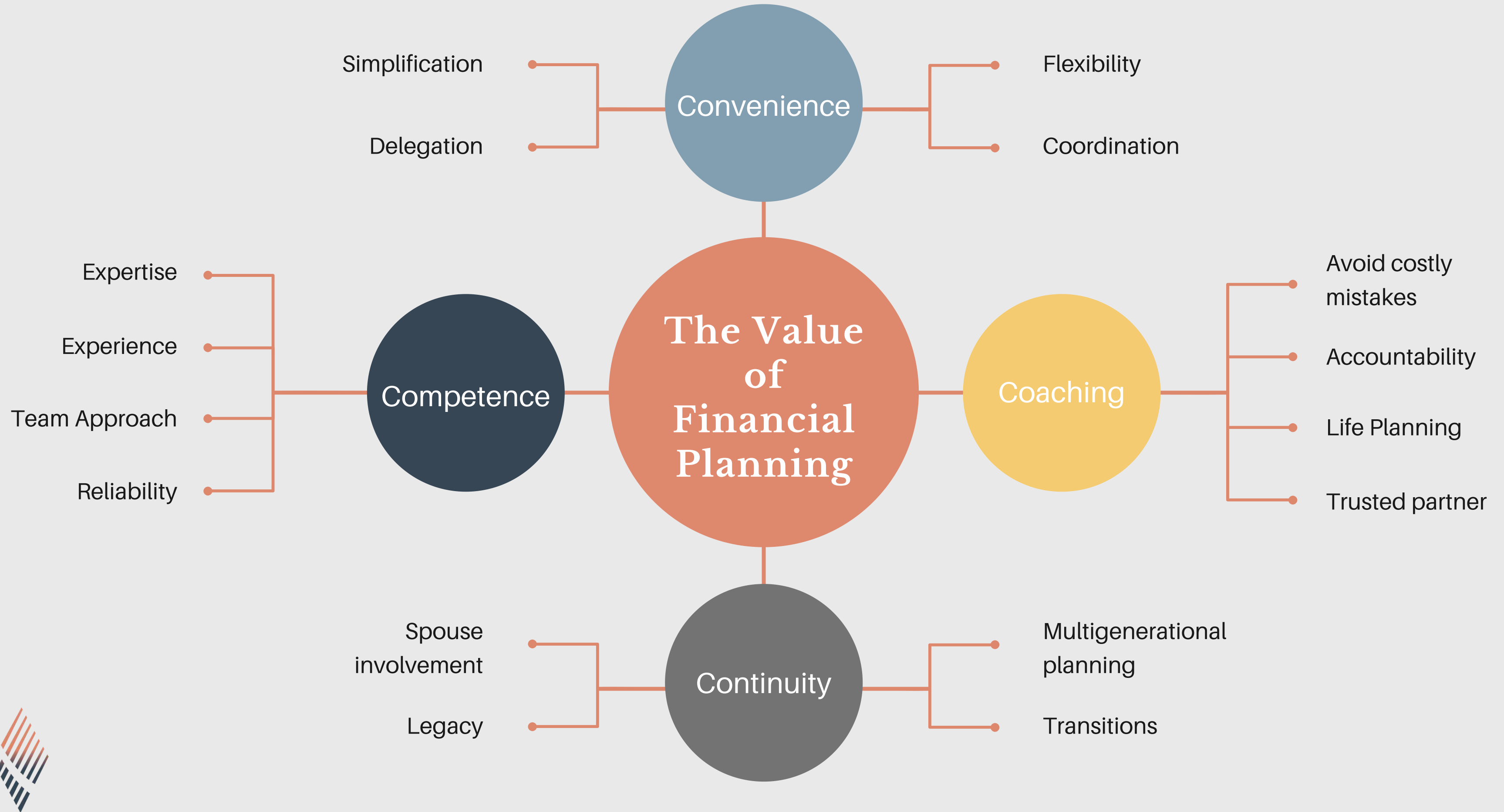


Estate  
Planning

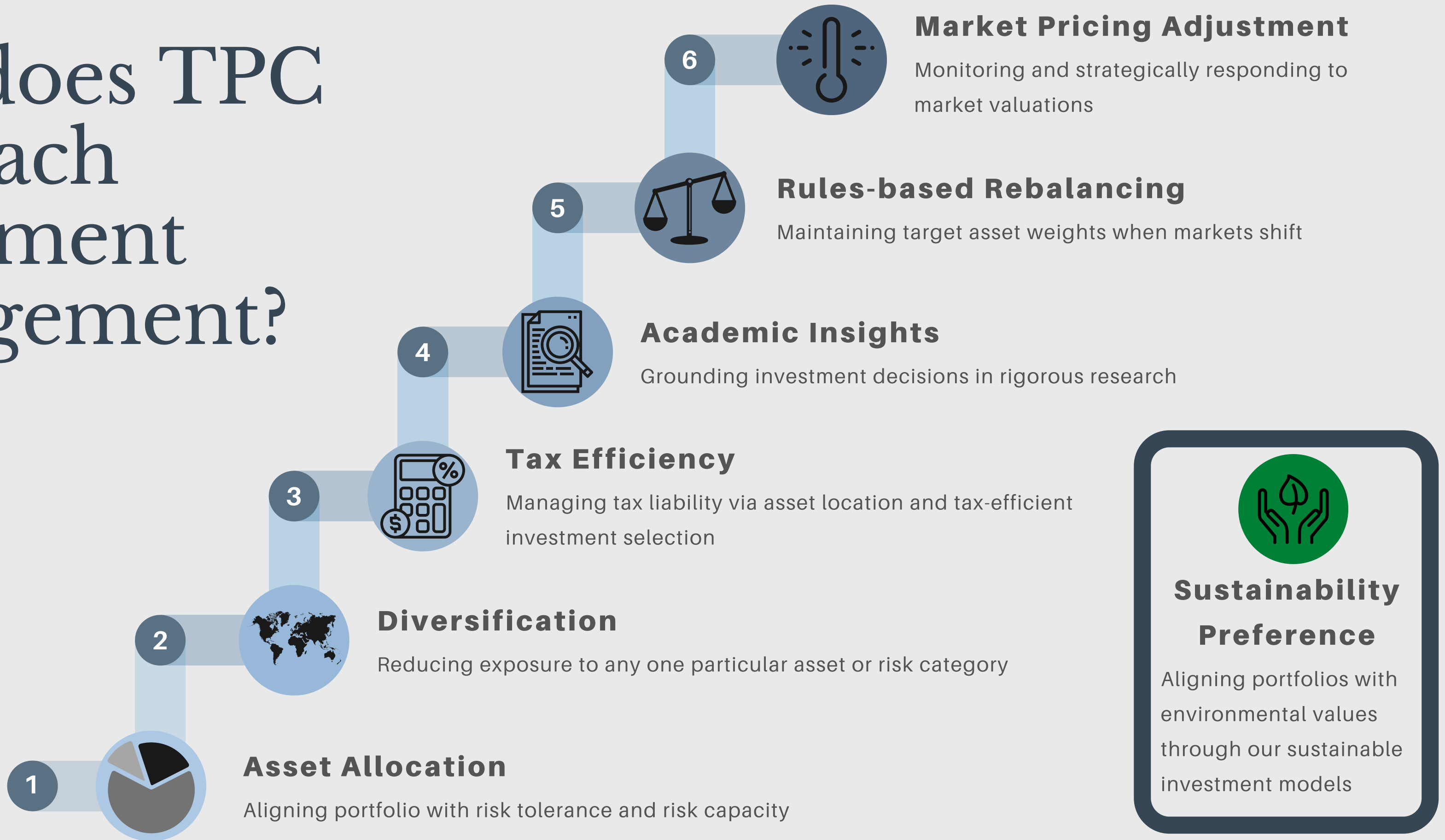


Philanthropy





# How does TPC approach investment management?



# Where you've seen our experts





# Disclosures

Please remember that past performance may not be indicative of future results. Different types of investments involve varying degrees of risk, and there can be no assurance that the future performance of any specific investment, investment strategy, or product (including the investments and/or investment strategies recommended or undertaken by The Planning Center, Inc. ("TPC"), or any non-investment related content, made reference to directly or indirectly in this presentation will be profitable, equal any corresponding indicated historical performance level(s), be suitable for your portfolio or individual situation, or prove successful. Due to various factors, including changing market conditions and/or applicable laws, the content may no longer be reflective of current opinions or positions. Moreover, you should not assume that any discussion or information contained in this presentation serves as the receipt of, or as a substitute for, personalized investment advice from TPC. To the extent that a reader has any questions regarding the applicability of any specific issue discussed above to his/her individual situation, he/she is encouraged to consult with the professional advisor of his/her choosing. TPC is neither a law firm, nor a certified public accounting firm, and no portion of the presentation content should be construed as legal or accounting advice. A copy of TPC's current written disclosure Brochure discussing our advisory services and fees is available upon request.

If you are a TPC client, please remember to contact TPC, in writing, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing, evaluating or revising our previous recommendations and/or services, or if you would like to impose, add, or to modify any reasonable restrictions to our investment advisory services. TPC shall continue to rely on the accuracy of information that you have provided.