WILLOW CREEK
FINANCIAL SERVICES, INC.
A WEALTH MANAGEMENT FIRM

Initial Year in the Life of a Willow Creek Client

WHAT YOU ARE DOING

Month 1
- Initial Meeting with Willow Creek to Determine Mutual Fit and Discuss:
  - Current Financial Situation
  - Life Goals & Concerns
- Complete Financial Planning Profile Questionnaire & Provide Supporting Documents

Month 2
- Meet with Willow Creek to Review Draft Financial Plan
- Meet with Willow Creek to Review Final Financial Plan

Month 3
- Implement Recommendations i.e. Insurance, Estate Planning, etc.
- Meet with Willow Creek for Asset Management Discussion & Sign Up Including:
  - Risk Tolerance Confirmation
  - Investment Policy Statement
  - Investment Recommendations

Month 4

Month 5
- Meet with Willow Creek to Review First Quarterly Report and Monthly Custodian Statements

Month 6
- Read Willow Creek's Quarterly Market Commentary & Check Client Vault for Updates

Month 7
- Meet with Willow Creek (in-person or phone) Including Final Plan Implementation Review

Month 8
- Read Willow Creek's Quarterly Market Commentary & Check Client Vault for Updates

Month 9
- Attend Client Educational Event

Month 10
- Update Meeting with Willow Creek (in-person or phone)

Month 11
- Read Willow Creek's Quarterly Market Commentary & Check Client Vault for Updates

Month 12

WHAT WE ARE DOING

Month 1
- Initial Meeting with Client to Determine Mutual Fit and Discuss:
  - Current Financial Situation
  - Life Goals and Concerns
- Review Profile and Supporting Documents and Create Draft Financial Plan Including:
  - Major Assumptions
  - Current Asset Review
  - Cash Flow Analysis
  - Discussion Points

Month 2
- Review Draft Financial Plan with Client to Check Accuracy & Confirm/Adjust Goals
- Create Final Financial Plan Based on Discussion with Client
  - Run Multiple Scenarios Based on Life Goals
- Present Final Plan to Client Including the Following Analysis:
  - Tax Situation
  - Insurance
  - Estate Planning
  - Real Estate
  - Current Portfolio

Month 3
- Prepare all Necessary Asset Management Paperwork for Review & Signatures
- Hold Asset Management Sign Up Meeting with Client to:
  - Discuss Investment Proposal
  - Finalize All Paperwork
  - Setup Online Access
- Analyze the Transition of Current Investments to Willow Creek Recommended Portfolio Including:
  - Cost Basis
  - Registration
  - Annuities
- Present Client with Welcome Letter and FAQ List
- Contact Client to Confirm the Transfer of All Assets
- Implement IPS and Transition Current Portfolio to Willow Creek Per Recommendations

Month 4
- Create Client Summary, Performance Reports, and Recommendations
- Perform Quarterly Review of Overall Asset Allocation to IPS for Willow Creek Accounts

Month 5
- Perform Portfolio Review and Rebalancing Analysis
- Perform Quarterly New Product Review
- Meet with Client to Review First Quarterly Report and Monthly Custodian Statements
- Prepare Market Commentary & Update Client Vaults

Month 6
- Perform Portfolio Review and Rebalancing Analysis
- Hold Quarterly Investment Committee Meeting (more frequent if needed)
- Schedule Client Update Meeting or Call Including Final Plan Implementation Review

Month 7
- Perform Portfolio Review and Rebalancing Analysis
- Create Client Summary, Performance Reports, and Recommendations
- Perform Quarterly Review of Overall Asset Allocation to IPS for Willow Creek Accounts
- Perform Client Mid-Year Tax Planning Review
- Meet/Call Client & Complete Follow-Up Tasks from Update Meeting
- Schedule Next Quarter's Update Call or Meeting
- Prepare Market Commentary & Update Client Vaults

Month 8
- Perform Portfolio Review and Rebalancing Analysis
- Perform Quarterly New Product Review
- Prepare Client Educational Event

Month 9
- Perform Portfolio Review and Rebalancing Analysis
- Hold Quarterly Investment Committee Meeting (more frequent if needed)
- Host Client Educational Event

Month 10
- Perform Portfolio Review and Rebalancing Analysis
- Create Client Summary, Performance Reports, and Recommendations
- Perform Quarterly Review of Overall Asset Allocation to IPS for Willow Creek Accounts
- Client Update Call or Meeting
- Meet/Call Client & Complete Follow-Up Tasks from Update Meeting
- Schedule Next Quarter's Update Call or Meeting
- Prepare Market Commentary & Update Client Vaults

Month 11
- Perform Portfolio Review and Rebalancing Analysis
- Perform Quarterly New Product Review
- Tax Planning Review:
  - Portfolio Income Projection
  - Retirement Account Funding
  - Required Minimum Distributions (RMD)
- Provide Charitable Giving Advice to Clients

Month 12
- Perform Portfolio Review and Rebalancing Analysis
- Hold Quarterly Investment Committee Meeting (more frequent if needed)
- Prepare Tax Documents for Clients' CPA's

Implement Client's Financial Plan →

This illustration depicts a typical year for a client at Willow Creek Financial Services. The actual events or sequence of events may differ from what is depicted in this illustration.