Our Philosophy

Most plans start with money. Ours starts with a conversation about your life.

Just Live It™ rests on a single conviction: a life plan must come before a financial plan. Get clear on what matters most. Be present in it. Then build your finances to support that life, today and in the years ahead.

A well-built financial plan does not lead the life. It protects it, funds it, and helps keep obstacles out of its way.

HEALTH	FAMILY	FRIENDS	EXPERIENCES	CAREER	FINANCES	IMPACT

Life first. Money in service of it.

> *Every engagement begins the same way. With a conversation about your life, not your portfolio. What follows is a process designed to be clear at every step, with no surprises and nothing to figure out on your own. This guide walks through what that looks like from start to finish.*

THE PROCESS: WHAT TO EXPECT AT EACH STAGE

01 DISCOVER: WHAT MATTERS MOST

Weeks 1 to 2

Before we talk about your finances, we want to understand you.

A few days before your first meeting, you will receive our Priority Survey. A short set of questions about your life, not your finances. What matters most to you right now. What keeps you up at night. What you want the years ahead to look like. Take your time with it. There are no right answers.

Your first conversation is typically 90 minutes, built around your survey responses. Most people tell us it feels different from any financial adviser meeting they have had. We spend most of it listening. We explore your family, your priorities, what you are building, and what an exceptional next chapter looks like for you.

> *“What does an exceptional life look like for you right now, and how does today compare? The gap between those two answers is where we begin.”*

Discovery may take one conversation or a few. We move at the pace that feels right. There is no commitment at this stage. At the end of this phase, we each decide whether to move forward together.

> **Outcome:** Mutual understanding and a clear sense of fit. No obligation on either side.

02 DESIGN: THE LIFE PLAN FIRST

Weeks 2 to 8

Once we understand what matters most, we build around it.

We create a complete financial picture in RightCapital, your secure planning portal. You link accounts and share documents. We handle the rest. From there, we build a coordinated strategy across every dimension of your financial life.

Your coordinated strategy covers:

- **Investment Strategy:** regime-based portfolio construction, tax-aware implementation, and human fiduciary judgment, built around your specific situation.
- **Tax Planning:** proactive and coordinated with your CPA. We do not provide tax advice, but we make sure every major decision is reviewed with the tax consequences in mind.
- **Estate, Legal, and Insurance Coordination:** we work alongside your estate planning attorney and insurance professionals to help ensure your documents, titling, beneficiary designations, and coverage reflect your intentions and fit your overall plan. We are not attorneys and do not provide legal or insurance advice.
- **Philanthropy and Impact:** meaningful, tax-aware, and integral to the plan.

We walk through everything together in a Strategy Review before anything moves forward.

> **Outcome:** A clear, coordinated strategy aligned with your life. Nothing moves forward until you are ready.

03 IMPLEMENT: PUTTING THE PLAN TO WORK

Weeks 8 to 12

Once the plan is approved, we open accounts, coordinate transfers, and implement your portfolio according to your Investment Policy Statement.

From your side, this phase requires very little. We prepare the paperwork, initiate the account applications, and coordinate directly with prior custodians to transfer assets. All fees and regulatory documents are reviewed and signed before anything begins. No surprises.

Transfers typically take a couple of weeks depending on the sending institution. We keep you updated throughout. When your portfolio is live, we send a confirmation and walk you through your client portal so you know exactly where to find everything.

About 30 days in, we meet for a check-in. Review portfolio structure, answer any questions that have come up, and make any early refinements before settling into the ongoing rhythm of the relationship.

> **Outcome:** Strategy implemented, portfolios live, portal accessible. Typical timeline: two to four weeks from signed agreements.

04 JUST LIVE IT™: WE STAY CLOSE

Ongoing

This is where the relationship deepens and the philosophy becomes the practice.

Life changes. Priorities shift. We adjust, protect, and keep the plan in step with your life. You focus on living it. We handle the rest.

Every quarterly review starts with life, not markets. Before we look at any numbers, we ask what has changed. New priorities, upcoming decisions, anything on your mind. The financial review follows from that conversation, not the other way around.

Quarterly Reviews

- Life first, markets second
- Portfolio and plan reviewed in context
- Upcoming decisions addressed before they become urgent

Annual Deep Review

- Refresh priorities and life plan
- Update financial projections and Investment Policy Statement
- Coordinate tax, estate, and year-end strategy

Behind the Scenes, Always

- Tax-loss harvesting when appropriate
- Systematic rebalancing
- Ongoing monitoring of your portfolio, the economy and the markets
- Coordination with your CPA, estate attorney, and insurance professionals

Family Conversations (When You Are Ready)

- Vision and life design sessions
- Family meetings and next-generation conversations
- Legacy and values discussions
- Life transition support

WHAT YOU CAN COUNT ON

Your calls and emails	Acknowledged the same day, responded to within 24 hours.
Post-meeting summaries	Sent within 48 hours of every meeting, so there is always a written record of what we discussed and what happens next.
During market volatility	Proactive outreach from us before you have to ask. Context and perspective specific to your situation, not generic commentary.
During major life transitions	Increased meeting frequency, more direct involvement, and whatever level of support the moment calls for.

Between meetings	We are available. Phone, email, or video. You do not need to wait for a scheduled review to reach out.
Coordination with your other advisers	We work directly with your CPA, estate planning attorney, insurance professionals, and other advisers so you are not managing those relationships on your own. We coordinate the full picture. We do not provide tax, legal, or insurance advice.
Your client portal	Secure access to your complete financial picture, 24 hours a day, on any device.

OUR FEE STRUCTURE

One relationship. One fee. Everything included. *Financial planning, investment management, tax and estate coordination, and family conversations. We do not provide tax, legal, or insurance advice, and we do not accept referral compensation.*

FWS Advisory Fee	1.00% on the first $1 million; declining at higher asset levels.
AssetMark Platform & Management	0.30% to 1.05% combined, depending on strategy.
Total All-In Cost	Typically 1.2% to 1.8% annually. Flat fees available for project-based work.

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