1

STEP ONE

Initial Meeting & Introduction

We're not looking to work with hundreds of families at high volume and even higher turnover. The best outcomes are built over years on a foundation of trust — and that starts here. No sales pitches, no forms to sign. Just a chance to get to know one another, ask questions, and see if this is a good fit to move forward.

2

STEP TWO

Strategic Discovery

Where the real work begins. A discovery meeting to uncover where you are today and where you want your family's financial life to go. The more we learn, the more detail we can provide — a focused understanding of your goals, balance sheet, income sources, tax exposure, and the role your business or farm plays in your long-term plan.

3

STEP THREE

Plan Development

Once we understand your situation and what matters to your future, we map out potential outcomes and the strategies to get you there. Depending on complexity we may consult specialists — and we hope to include your trusted professionals, such as your accountant and lawyer, so everyone is working together.

4

STEP FOUR

Plan Presentation

Where we show you what we've been working on. Depending on complexity this may span multiple meetings, but the objective is simple: give you confidence and clarity for your retirement. Some of what we'll review:

01

Income Architecture

A structured, year-by-year income framework integrating pensions, corporate assets, investments, and real assets into one cohesive strategy.

02

Tax Optimization

A deliberate withdrawal and structuring strategy designed to minimize lifetime taxation and preserve capital across generations.

03

Risk & Continuity Planning

Addressing market risk, longevity, and transition events so your plan stays resilient under changing conditions.

04

Independent Implementation

Recommendations made without institutional bias — prioritizing cost efficiency, transparency, and alignment with your objectives.

5

STEP FIVE

Implementation & Ongoing Advisory

The advice and planning don't stop there. Our plans are built to evolve as your life does — continuous refinement as tax rules, markets, and your circumstances change, so your plan stays relevant and effective.