The Cadre General Process

Get Acquinted

- •Our initial meeting is very informal and our first hour is always free.
- •This is your opportunity to ask questions important to you and your engagement decision

Formal Engagement

- •During this process the relationship is defined
- •Services to be provided; compenation arrangement
- Define Client and Planner responsibilities

Information Gathering and Clarification – 3 to 4 meetings

1st Meeting

- Very Casual
- •Listen to why you called and what you hope to accomplish

Next Meetings

- •Learn about your history and attitudes about money, your family background and how history might be affecting your current life
- Answer the George Kinder life questions and describe your goals. These are all open ended questions with no checklists
- •Clarify where you want to go and what you want to accomplish. If you don't have a clear picture of where you want to go or have not spent enough time evaluating yourself, then we will coach you with more questions to firmly establish your goals and timelines
- •During our early meetings our objective is for you to clarify your values and goals and to coach you in the writing of a clear Family Financial Philosophy (FFP) a Personal Mission Statement. Your FFP will be your guide for planning, your CPA, your Estate Planning attorney, your Registered Investment Advisor and trust administrator. It is always easier to develop strategies for people who know their destination

Financial Inventory

•This is your opportunity to organize and find the many required documents and information required for proper planning

Investment Education

- •We work with you and provide information until you are comfortable with describing a risk profile
- •We will also know enough about you to recommend a Registered Investment Advisor and trust company you can provide a "Safe Haven" for your money. They will also have many questions and reexamine your feelings about a proper risk profile. This part of the process insures we all understand your goals and risk tolerance

Analyzing and Evaluating Client Data

Planning Preparation

- Review information; request any missing information or documents from Client
- Prepare initial Financial Statement and review budgets prepared by Client
- Assess Client's liability exposures

•Review Financial Statements, budgets and initial observations with Client

• Jointly develop information that will be required by Tax Professional and Estate Planning Attorney and arrange appropriate meetings

1st Planning Meeting

• Review Asset Management requirements; arrange meeting with Register Investment Advisor (RIA)

DEVELOPING AND PRESENTING RECOMMENDATIONS - IMPLEMENTATION

Team Input Work

- Receive recommendations from other team members CPA, Estate Attorney, RIA, Trust professional
- Provide Client time to assess information and ask questions necessary for comfort level

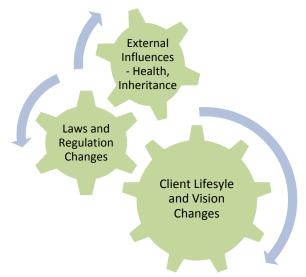
Formulate Final Strategies

- Client approve strategies
- Professionals complete any work and document necessary to implement strategy

Implement

- •Cadre guides Client through implementation processes
- •Move assets to selected Registered Investment Advisor
- •Client signs any documents required by other Team Professionals

RENEWAL MEETINGS AND MONITORING



Nothing seems to stay the same.

Periodic evaluation reviews are necessary to:

- Assess Investments
- Review changes in family structure, inheritance, health issues, major law and regulations, Client Goals, retirement, life style changes
- Alter your plan and documents due to changes

We will always walk with you and help you anticipate and react to inevitable change.