


WORKING WITH FACET WEALTH

PERSONALIZED, TRANSPARENT, IMPACTFUL– FINANCIAL PLANNING AS IT SHOULD BE.

When you work with Facet Wealth, your financial plan considers every facet of your life and is always up-to-date. In addition to regular check-ins, your CFP® professional at Facet Wealth is here for you anytime you need them. Because when life changes, so should your financial plan.

01 BUILDING A STRONG FOUNDATION

Your dedicated CFP® professional at Facet Wealth will meet with you to get to know you, your money mindset, learn about your objectives and put your personalized plan to work.

STEP 1: GET ORGANIZED

- Understand your financial and life goals
- Review current finances to identify risks and start your planning journey
- Address any high priority topics or quick wins

STEP 2: OPTIMIZE CASH FLOW

- Adjust personal cash flow and budget to help accomplish priorities (e.g. tax withholdings)
- Set up an emergency fund

STEP 3: DEBT & INVESTMENTS

- Create plan to eliminate any bad debt
- Build a customized portfolio for you and your goals
- Set up investment accounts, 401(k)s, etc.

STEP 4: INSURANCE & RISK

- Create plan for risk management and protection (e.g., estate plan)
- Review longer-term plan based on personal goals and objectives

02 EVOLVING YOUR PLAN WITH YOUR LIFE

You'll have quarterly check-ins on average to review market and life changes and ensure your financial plan is on track with your goals. Some topics we'll cover include:

- Plan Progress & Cash Review
- Investment Review & Tax Planning
- Risk & Estate Planning Review
- Benefits Selections & Year-End Review

FINANCIAL PLANNING FOR EVERY FACET OF YOUR LIFE

From this list and beyond, planned and unplanned events mean it's time to meet with your CFP® professional to update your plan, so it keeps up with the changes in your life.

FAMILY & LIFE

- Marriage/baby
- Separation/divorce
- Inheritance/death in family
- Buying or renting a home
- And more...

CAREER & WORK

- New job/career change/raise
- Starting a business
- Employee stock plan questions
- Benefits selections
- And more....

RETIREMENT

- Distribution strategies
- Generational transfers
- Charitable giving
- Social security optimization
- Elder care planning
- And more...

INVESTMENT & TAX

- Investment management and optimization
- Retirement accounts
- Market changes
- Tax planning questions
- And more...