



NEW CLIENT PROCESS

FIRST THREE MEETINGS ARE ZERO COMMITMENT AND COST *



MEETING 1 - LEARN MORE

- 30-minute meeting
- Screen for fit
- Overview of working with SWP

**Zero commitment and zero cost*

MEETING 2 - GET TO KNOW YOU

- 60-minute meeting
- Ideally 2-3 weeks after prior meeting
- Clarify client's needs and goals
- Key data gathered
- Agree whether to meet again and review free one-page plan!

**Zero commitment and zero cost*



MEETING 3 - PRESENT FREE PLAN & DECISION

- 60-minute meeting
- Ideally 2-3 weeks after prior meeting
- Review one-page plan
- Discuss partnering for ongoing planning (service packages, fees, etc.)

**Zero commitment and zero cost*

NEW CLIENT ONBOARDING

MEETING 4 - GETTING ORGANIZED

- 60-minute meeting
- Ideally 2-4 weeks after prior meeting
- Review engagement standards
- Tech overview
- Gather all data
- Conduct asset transfers



MEETING 5 - YEAR 1 STRATEGY MEETING

- 60-minute meeting
- Ideally 3-4 weeks after prior meeting
- Create an initial detailed financial plan
- Focus on client's top priorities
- Outline touchpoints (e.g., 30 and 60 days later) to ensure execution of Year 1 plan

Transition to Ongoing Planning

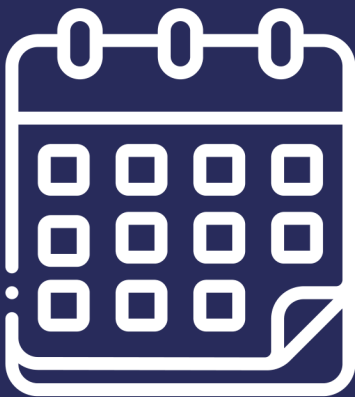
- After Year 1 planning is completed, clients transition to ongoing planning
- Scope of planning based on service package selected (see packages and pricing webpage)



ONGOING FINANCIAL PLANNING CALENDAR

Designed to stay ahead of challenges and capitalize on opportunities

CALENDAR SHOWN BASED ON COMPREHENSIVE FINANCIAL PLANNING PACKAGE

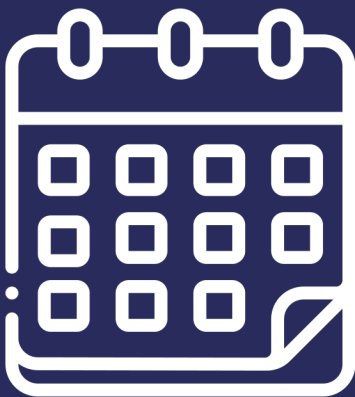


JANUARY - APRIL

- Meeting with advisor
- Annual financial plan review and update
- Annual investments review*
- Annual credit score review
- Tax reporting summary*
- IRA contribution check-in

*ADDITIONAL INFORMATION

- *Investments review: Review performance and rebalance accounts*
- *Tax reporting: Capital gains review; review quarterly estimated tax payments; send out tax letters and coordinate with client's CPA*

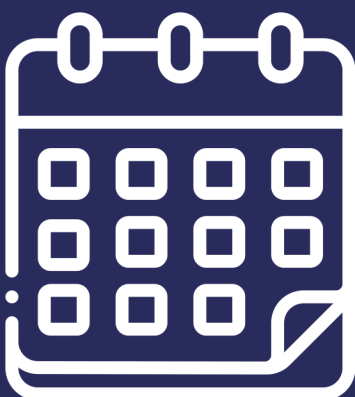


MAY - AUGUST

- Meeting with advisor
- Insurance planning review
- Mid-year investment review*
- Estate planning review
- Tax return review*
- Cash flow check-in

*ADDITIONAL INFORMATION

- *Investment review: Review performance and rebalance accounts*
- *Tax review: Review tax filing for planning opportunities; review tax withholdings and adjust w4; review quarterly estimated tax payments*



SEPTEMBER - DECEMBER

- Meeting with advisor
- Equity compensation review and strategy
- Employer benefits open enrollment
- Year-end tax planning*
- College planning projection (if needed)
- Charitable donations (if needed)

*ADDITIONAL INFORMATION

- *Tax review: ROTH conversion opportunities; capital gains and tax loss harvesting opportunities; review quarterly estimated tax payments*