

# REALM™

*A methodology for reliable, entrepreneurial, accessible lifestyles.™*

We will provide via email the Initial Meeting Checklist and the required disclosures including the Customer Relationship Summary ([Form CRS](#)) and [ADV](#). Once all necessary documents are gathered, please schedule a meeting. Once our thorough discovery process is complete, fair compensation and fee arrangement will be discussed and agreed upon prior to the formalization of a plan.

## **Understand Your Personal and Financial Circumstances (Discovery)**

In order to fully understand our client's goals and objectives, we gather as much financial and lifestyle data as possible. We do an in-depth audit so we can fully understand where you have been, where you are today and where you would like to be in the future.

## **Identify (Discovery)**

Through our discovery process, we identify and/or establish your short, mid & long-term goals relative to the financial planning phases of Accumulation, Preservation and Distribution.

## **Analyze (Discovery)**

We analyze your current course of action and potential alternative course(s) of action. We evaluate all areas of financial planning including current fee structure & risk assessments.

## **Formalize (Financial Planning Engagement – Fair Compensation)**

Depending on the scope of the engagement, Steven P. Arengo, a CERTIFIED FINANCIAL PLANNER™ Practitioner will pull together reports ranging from summaries to comprehensive financial plans. These may also include goal review, funding recommendations, portfolio analysis, insurance needs analysis and investment selection. This plan will be reviewed periodically to ascertain where you are in relation to your goals.

In today's volatile economic environment, we use a variety of investment vehicles including Third Party Asset Managers (TPAM's) or Separately Managed Accounts (SMA's), exchange traded funds, mutual funds, variable annuities, and non-traded alternatives. Our practitioners perform extensive due diligence to help us identify managers who can help you to achieve your goals. We customize a strategy based upon your specific situation, including but not limited to your objectives, time horizon, risk tolerance and tax status.

## **Develop (Recommendation)**

Based on our analysis, your objectives and risk tolerances, we develop customized financial planning recommendation(s).

## **Present (Recommendation)**

We then present customized financial planning recommendation(s), alternatives, risk assessments and educate relative to your suitability and objectives.

## **Implement (Recommendation)**

After a review of your current financial situation and the proposed plan we provide the required paperwork (including investment policy statements, Regulation Best Interest ([Reg BI](#)) and guide our clients through the implementation process. You will be introduced to your service team who will guide you through the process and what to expect (preview of [What to Expect](#)).

## **Monitor (Continuous Review, Servicing and Concierge Support)**

Through continued due diligence review, economic updates and our [ProActive](#) client review process, we will communicate on recommended changes, investment performance and plan projections.



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