

OSBORN Wealth Management

Our Planning Process

Whether you are switching advisors or working with a fee-only advisor for the first time, its important that you know our plan for creating your Plan. Specifics are tailored to your situation.

Discussing Why You're Here

1) This is the time for a casual conversation, as you share your goals and values, and we share how we approach our craft. We'll explore the scope of services you seek and schedule our next meeting. *Meeting time: 30-45 mins.*



Detailing the Vision

1.1) Data collection is nobody's favorite past time, but this foundation to the future is made easier using our online software. (From the comfort of your home with your favorite beverage in hand.) In addition to the numbers, it's your time to capture plans and float dreams for your life ahead. (Alternatively, info can be shared by pen & paper.) *At-home time: varies*



Digging In

2) Time to shift the pile of statements and documents from your desk to ours. We'll walk through your questionnaire, fill in any blanks, and help you clarify some of those dreams. We'll sift through your papers, as you share what's working, what's not, and what's simply confusing. This is one of our favorite meetings as we get to learn what's most important to you.

Meeting time: approx. 90 mins

Directing Cash Flow

3) If you're still in your working years, this meeting will introduce a plan for building networth through retirement plans and other savings, while aggressively paying down debt. If your post-paycheck phase of life is near, we'll present our ideas for the "how's, when's and from where's" of income for the future. Initial investment ideas will be discussed.

Meeting time: approx. 60 mins

Delivering Details

4) Now that we have the data, and a thorough understanding of your goals, we'll present your personalized plan with simple, straightforward recommendations. You'll see your roadmap for the upcoming months, full of specific action items to address your financial and non-financial goals.

Meeting time: approx. 90 mins

Deciding What's Next

When it comes time to take action, we'll be here to do all the heavy lifting, or do none, at all. It all depends on how hands on (or hands off) you prefer your wealth management. If you'd like our continued help implementing the plan, and overseeing your assets, just let us know, and we'll work with you every step of the way.

OSBORN Wealth Management

Our Investment Management Process

Our goal is to build the portfolio which balances your desire for performance with your tolerance for volatility. Your investment objectives are addressed through a four-step process designed to build trust, share experiences, exchange ideas, and foster open communication.

Uncover Your Story

1) In our initial meeting, we'll learn what you're thinking and feeling. You'll be able to share your past experiences and future expectations for the assets you'd like us to manage.



Analyze What You Shared

2) With your situation and expectations clearly in view, we'll draw on decades of experience to build the portfolio which addresses your goals, honors specific investment exclusions, and is mindful of your tolerance for risk.



Educate & Inspire You

3) Once your portfolio is designed, we'll educate and inspire you with our recommendations to help you achieve your goals. It's important that you are comfortable with our ideas and excited about our approach and plan.



Implement & Assist You

4) From reports and online access, to regular personal interactions, we'll get your accounts open and move forward in a very connected way. A personalized Investment Policy will serve as our roadmap through the investment ups and downs, ahead.



OSBORN Wealth Management

What Should You Expect

As your Financial Advisor, we seek to differentiate ourselves from the investment brokers and insurance agents who might call themselves advisers. We do that by the way we partner with each client, and the manner by which we hold ourselves accountable to those individuals.

Accessibility

1) We have intentionally built a Practice which limits the number of clients with whom we work. Its important that we get to know you well, and that you can find and meet with us when you need us.



Performance

2) We expect you to hold us accountable to your Portfolio's investment performance, but we can make no promises toward specific numbers. Our goal is to address your goal within the market conditions present, and your tolerance for risk and volatility.



Honest Advice

3) You have hired us to be your professional advisor, and sometimes that means giving you advice and recommendations you may not want to hear. As a CFP Professional, my duty is to always have your best interest at heart of every advice offered or actions implemented.



Open Communications

4) You need to know what we're thinking. So, our regular newsletters or periodic emails are written by us. We're not here to simply recycle materials written by others, you've come to us because of how we think and what we do.



OSBORN Wealth Management

Our Service Offerings

We serve you as a fee-only financial fiduciary



"Wealth is the ability to fully experience life."

Henry David Thoreau

Planning & Management Services

Retirement Consulting

Ongoing Wealth Management

Second Opinion
Portfolio Review

Stand Alone Discretionary
Asset Management

No need for calculators to crunch commissions we provide a simple, transparent approach to costs.

Retirement Planning & Consultation Services

You hire us as your professional consultant to provide advice only. You then take the reins to implement our recommendations and check back as needed. Retirement Planning extends beyond just the numbers, and includes our expertise with the non-financial aspects of this next phase of life. Planning projects are quoted as a flat price based on expected hours, with a typical big picture plan costing between \$ 2,700-\$ 4,000, based on anticipated 12-18 hours of work.

Snapshot Retirement Plan

While the post-paycheck phase of life is about so much more than money, some individuals simply need those numbers: how much will I need, how long will it last, how/when do I need to take distributions, how does Social Security fit into my goals.

Our Snapshot Retirement Plan will help solidify goals, quantify risk, analyze assets, strategize on asset accumulation and identify the sources of income during your next phase of life. The planning process includes reviews of pension plans and annuities, as well as assets currently held in company 401(k), 403(b) and similar plans. Flat Fee of \$750, for most situations.

Second Opinion Portfolio Review Services

Some investors may simply seek a second opinion on the portfolios which they manage themselves or have others manage for them. In such instances, we provide a professional review of the portfolio's risk/reward quotient, assess individual asset quality, analyze all associated fees, examine security overlap, stress test the existing holdings and outline a multi-step action plan. Flat Fee of \$ 500, for most portfolios.

Stand alone Discretionary Asset Management

Certain situations may lend themselves to asset management services only. These services are provided to households with assets in excess of \$ 500,000. Typical fees approximate 1% of assets under management, and are quoted individually, using a tiered schedule.

Actual fees for any and all service are individually quoted for each client.

Fees are subject to change. All final fee arrangements will be detailed in the signed Advisory Agreements
Fee Schedule as of January 2024