# Welcome on Board

Our personalized client on-boarding process provides a strong foundation for establishing our long-term professional relationship. We invest the time to help ensure all bases are covered, all details are addressed, and all parties are on the same page.

## Beginning our Relationship

Signing of new account paperwork and forms needed for transferring accounts, followed by a series of communications introducing you to our office.

*Day 1*

**WHY WE DO IT:**

Start off our relationship on the right foot, set goals, and schedule meetings for the coming year.

## Discovery & Data Gathering Process

Discuss your values, goals, relationships, assets, other advisors, and your risk tolerance.

*Within 15 Days*

**WHY WE DO IT:**

Build the basis for your personalized Investment Policy Statement and Financial Plan.

## Investment Process & Policy Review

Discuss and set expectations, review our investment process discussed earlier, and walk through your personalized Investment Policy Statement.

*Within 30 Days*

**WHY WE DO IT:**

Provide a road map for investment decisions for the next 12 months.

## Service Commitment

Walk through services, including online access and cash management tools; set up statement and communication preferences.

*Within 45 Days*

**WHY WE DO IT:**

Ensure the service we deliver is in line with your expectations and serves your needs.

## Wealth Management Plan

Review your personalized, comprehensive financial plan developed using the information obtained through the discovery process. Reassess and reprioritize your goals if necessary.

*Within 90 Days*

**WHY WE DO IT:**

Identify where you are going, how you will get there, and measurable targets for goals along the way.

## Regular Progress Meetings

**Annual Reviews**
Review investments and financial plan; assess progress and recommend adjustments.

**Year-End Planning**
Timely planning and coordinating with your CPA to help mitigate your tax burden.

*Ongoing*

**WHY WE DO IT:**

Ensure that you are making solid progress toward your goals, since both your situation and performance projections will change over time.

KIRTLAND
FINANCIAL MANAGEMENT INC