

Financial Planning Services Overview and Disclosure Form

All potential clients of Lauber Financial Planning are provided with a complimentary initial consultation to determine if his/her/their needs can be met through engaging Lauber Financial Planning. This appointment provides Client with an opportunity to talk about goals, values, strengths, weaknesses, aspirations and obstacles. It is not meant to be a time to discuss finances per se. CFP® Certificant will discuss the different levels of engagement to enable Client to make an informed decision that will be both beneficial and appropriate.

Financial Planning Services provided by Lauber Financial Planning through Amy Jo Lauber, CFP® are available as hourly engagements, through the purchase of a written financial plan, or on a retainer basis. In all types of engagement scenarios, the six-step financial planning process is used, although with a written financial plan, they are more apparent and defined. For example, in the case of hourly financial planning, Client and CFP® Certificant may spend most - if not all- of the engagement time on Step 1 (Defining goals, needs, objectives, and priorities). In the case of an annual retainer, Client and CFP® Certificant may spend time every month on Steps 5 and 6 (Implementing the Plan's recommendations and Monitoring the Plan). These are merely examples of possible variations in the scope and style of a Financial Planning Services engagement.

CFP® Certificant does not provide tax or legal advice. Client is encouraged to work with the appropriate professionals regarding the implementation of certain strategies suggested in Client's Financial Plan.

Part I. The Six-step Financial Planning Process

1. **Define goals, needs, objectives and scope of engagement.** Client provides CFP® Certificant with his/her/their goals and what level of services they desire. If a financial plan is to be developed, CFP® Certificant will provide an estimated completion date.
2. **Gather data.** Information is gathered in person, through written communications and through the review of statements, legal & tax documents. It may be necessary for CFP® Certificant to contact other professional advisors with which Client works. If communication between CFP® Certificant and other advisors is necessary, Client should complete and sign a statement permitting each advisor to release Client's information. It is important to provide CFP® Certificant with as much information as possible so s/he will have a complete picture of Client's situation and can make recommendations that will be most suitable, appropriate, and beneficial for Client.
3. **Analyze and evaluate situation.** CFP® Certificant will review Client's financial situation within the scope of Client's Agreement with regard to the goals Client has set and determine what areas of Client's finances would be beneficial to change to increase the probability of achieving stated goals.
4. **Develop and present recommendations.** CFP® Certificant will consider Client's resources and priorities when crafting specific recommendations that will be included, along with other pages indicating the results of the analysis, in Client's written Financial Plan.
5. **Implement recommendations.** In order for Client to achieve his/her/their stated goals, CFP® Certificant will provide a list of action steps that need to be taken. Each step will include a description, the parties involved, and suggested time line for completion. CFP® Certificant may assist in completing certain tasks, if Client requests and signs a new Financial Planning Services Agreement for hourly consulting from CFP® Certificant.
6. **Monitor Financial Plan.** It is recommended Client revisit and review his/her/their Financial Plan every year or more frequently if significant changes have occurred. CFP® Certificant will contact Client to meet for a discussion regarding the need to revise Client's Financial Plan. The initial consultation shall be treated similarly as that of financial planning prospects; a complimentary meeting is offered to determine Client's situation.

Part II. Financial Planning Services Available

- A. The scope of a Financial Planning Engagement is based on Client's unique situation, needs, goals, priorities, and obstacles. Some or all of the following areas may be selected by Client for CFP® Certificant to analyze, review and provide recommendations to Client to enable Client to improve his/her/their financial situation.

Cash Flow Analysis: This provides Client an opportunity to understand all of his/her/their sources of income and determine if their spending is in line with their stated goals and needs as well as their priorities and values. Oftentimes cash flow planning involves other aspects of personal finance, such as taxation, insurance and savings.

Income Tax Analysis: Client will be provided with an analysis of his/her/their income sources and such sources' tax status as well as strategies Client may employ, sometimes with the help of a professional tax advisor or CPA, to reduce his/her/their income tax burden.

Protection Planning: CFP® Certificant will determine Client's areas of financial risks as well as Client's financial responsibilities and analyze if Client has adequate resources to cover such risks and responsibilities in the event of Client's death, disability, extended life (superannuation) or long term health care need. CFP® Certificant will provide recommendations for products or strategies that may help Client reduce or eliminate certain risks or provide funds for Client's financial responsibilities.

Education Planning: CFP® Certificant will discuss with Client goals for education funding and determine what levels of savings are required to achieve such goals, based on agreed upon assumptions, as well as appropriate and beneficial strategies and/or vehicles for education funds. CFP® Certificant does not provide financial aid analysis but may refer Client to specialists in this area, if requested.

Asset Allocation: CFP® Certificant will determine Client's risk tolerance level, time horizon, and goals as well as the investment options that are available to Client, and design an asset allocation for some or all of Client's assets (such as 401(k), after-tax/non-qualified investments, variable annuities etc...).

Retirement Planning: Client will share his/her/their goals for retirement in terms of preferred retirement age and income requirements with CFP® Certificant who will analyze Client's situation and provide recommendations for the steps Client will need to take in order to increase Client's probability of achieving his/her/their stated goals. Recommendations may include specified savings levels, asset allocation strategies, age at which to take Social Security, suggested options for pension plan payouts, tax strategies, and insurance solutions.

Special Purchase Planning: Client will share with CFP® Certificant his/her/their goals for a special purchase (such as a vacation home or a child's wedding). CFP® Certificant will analyze Client's situation and provide recommendations for the steps Client will need to take in order to increase Client's probability of achieving his/her/their stated goals. Recommendations may include specified savings levels, asset allocation strategies and tax strategies.

Estate Planning: Client will share his/her/their goals with CFP® Certificant as well as any family situations that should be considered. CFP® Certificant will craft recommendations for strategies Client may employ, with the help of an attorney, to increase the probability of Client's wishes bearing out through Client's will, trust, joint survivorship option, pre-nuptial agreement, divorce decree, and beneficiary designation.

Charitable Giving: Client may desire to share his/her/their assets with certain charitable organizations during Client(s)'s life and/or upon Client(s)'s death. CFP® Certificant will come to understand Client's goals and financial situation and will provide ideas and suggestions for Client to give assets and/or income to charity. Some strategies may need to be implemented through an attorney.

Client should bear in mind that analyses and projections offer no guarantee of the successful achievement of goals.

Part III. Responsibilities of Each Party

A. Responsibilities of CFP® Certificant

CFP® Certificant abides by the CFP Board's Code of Ethics and Professional Responsibility. This Code includes seven principles:

1. Integrity
2. Objectivity
3. Competence
4. Fairness
5. Confidentiality
6. Professionalism
7. Diligence

- CFP® Certificant will provide, based on the Client's Financial Planning Services Agreement, analysis of and recommendations for Client's financial situation.
- CFP® Certificant will return statements or other documents that Client provided to Client within ten days of the engagement but will retain copies of such information in Client's confidential file.
- CFP® Certificant agrees to collaborate with Client's other personal as well as professional advisors, if Client desires and signs an appropriate release.
- If a written financial plan is selected in the Financial Planning Services Agreement, CFP® Certificant will meet with Client at a mutually convenient time to discuss the results of Client's financial plan and provide Client with the written financial plan.

B. Responsibilities of Client

Client shall provide CFP® Certificant copies (or originals that may be copied and returned to Client within ten days) of all pertinent documents that are necessary, desirable or appropriate for CFP® Certificant's performance of the services selected by Client in the Financial Planning Services Agreement. Client will be solely responsible for any and all decisions regarding the implementation of CFP® Certificant's recommendations. CFP® Certificant may be available to assist in the implementation of certain strategies, if requested by Client and a new Financial Planning Service Agreement is signed for CFP® Certificant's hourly consulting as well as any release of information documents needed to collaborate with other professionals.

Part IV. Material Information Relevant to the Relationship

A. Sources of Compensation

CFP® Certificant receives compensation only from Clients directly and may be based on an hourly rate, a comprehensive financial plan fee, or on an annual retainer basis. CFP® Certificant receives no commissions or fees for any investment or insurance products.

B. Potential Conflicts of Interest

1. CFP® Certificant may, at times, work with married couples who may subsequently divorce or single persons that subsequently marry. Considering this potential conflict, and to ensure complete objectivity, each Client is advised to seek financial planning assistance and advice from another CFP® Certificant. Referrals can be provided under such circumstances.
2. The CFP® Certificant may refer Client to one or more professionals (financial, insurance, investment, banking, legal, tax). These would be individuals with whom CFP® Certificant has worked with before and has developed knowledge of the professional's style, abilities, and other factors that may deem the advisor suitable to work with Client. CFP® Certificant does not receive any financial compensation for such referrals but may receive referrals from these professionals in return.
3. If CFP® Certificant has a personal conflict of interest, such conflict will be discussed in person and detailed here:



C. Limitations on products, services and/or solutions

CFP® Certificant provides advice, ideas, analysis, suggestions, alternatives, mentoring and coaching to assist Client in achieving his/her/their financial goals. CFP® Certificant does not provide investment management or sell investment or insurance products. These solutions can be implemented with the help of another financial professional; either someone with which Client already has a relationship or someone to which Client has been referred by the CFP® Certificant or another advisor. Client should be prepared to compensate other professionals for work on Client's behalf.

Signature

date

Signature

date

Print Name

Print Name

Amy Jo Lauber, CFP®