

Following fiduciary standards/prudent practices, RFG follows a process in putting together a financial plan and working with our clients.



## Details to our financial planning process:



### Organize

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You will be provided an Initial Meeting Checklist of items to bring to our first meeting. Alternatively, you can mail, fax, drop off or upload this information to your personal, secure *Life View* portal. Upon review, a service level and fee arrangement will be discussed and agreed upon prior to the formalization of your plan.

### Formalize

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Our team will put together a comprehensive financial plan and customize a strategy based upon your objectives, time horizon, risk tolerance, and tax status. Our advisors utilize the RFG Due Diligence Process to evaluate 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. This plan will come complete with goal review, funding recommendations, portfolio analysis, insurance needs analysis, and investment selection.

### Implement

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After a review of your current financial situation and the proposed plan, we provide the required paperwork (including Investment Policy Statements and our ADV, and guide our clients through the implementation process.

### Monitor

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RFG will perform a *ProActive Review*. A *ProActive Review* is a comprehensive review of each client's plan. The review will follow fiduciary standards and utilizes the expertise of the entire RFG team.