

### What are the benefits of financial planning?

The benefits of personal financial planning can include peace of mind, clarity, and realized goals. A well-constructed plan can strategically get you from where you are to where you want to be financially. A coordinated financial plan will help with retirement planning, cash flow and taxes, estate planning, risk management, investments, and charitable giving.

**PEACE OF MIND, CLARITY,  
& REALIZED GOALS**

### What is fee-only financial planning and investment management?

Fee-only planning does not accept any commissions or compensation based upon product sales. You only pay one annual fee for comprehensive, wise, financial education and advice.

### Why should I work with a fee-only financial planner?

Working with a fee-only financial planner eliminates any worry about being sold products you don't need or that are not right for your situation. Experienced credentialed financial planners and analysts (not salespeople) will help you experience an education culture, not a sales environment.

### What is the difference between financial planning and investment management?

The financial services industry has muddied the waters by using financial planning and investment management as interchangeable terms. They are not the same thing. The reality is many firms who offer only investment advice try to appear like they are qualified, comprehensive financial planners when they are not.

We view investment management as one component of a comprehensive financial plan, which also includes cash flow & tax planning, retirement planning, risk management, estate planning, and philanthropic planning. Without understanding your goals in each of these financial planning areas, we can't properly advise you on your investments.

### How do I know if Syverson Strege is a good fit for me?

Syverson Strege would be a good fit for you if you are an individual or family who has a complex financial situation and needs help with estate and retirement planning, income tax planning, cash flow and investment management, and/or philanthropic planning. We provide specialized financial services to growing families, empty nesters, singles, business owners, executives, and retirees to name a few.

Many of our clients have strong ties to family and community and are transitioning from one phase of life to another. They desire to be good stewards of their wealth and often have a philanthropic mindset. An ideal client is willing to delegate and put their trust in Syverson Strege financial planners and analysts. Although not a requirement, most clients have a portfolio with a net worth of \$500,000 or more.

*A coordinated financial plan will help with retirement planning, cash flow and taxes, estate planning, risk management, investments, and charitable giving.*



## How is Syverson Strege different from other financial advisors?

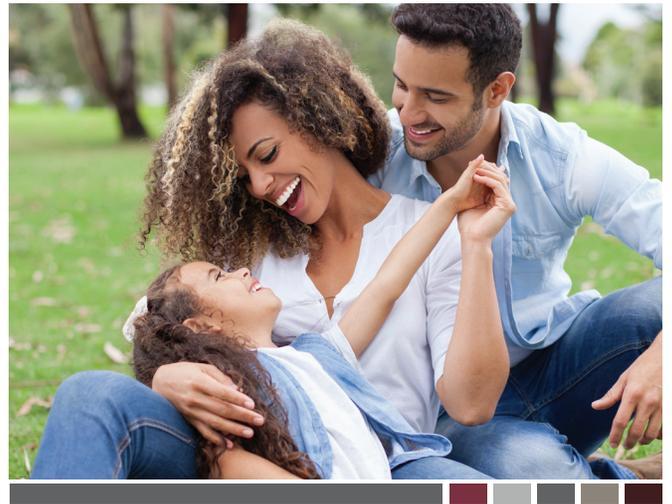
- 1. Teamwork:** A planner and analyst, as a team, are involved in every appointment. The team also coordinates outside professionals (insurance, tax accountant, banker, etc.) In addition, an Investment Committee, made up of the top investment professionals at Syverson Strege, help guide wise investment decisions.
- 2. Values-based planning:** We care about your money, property and financial success, but also care about a bigger view that embraces your values and ultimate purpose in life.
- 3. Credentialed financial planners and analysts:** Every financial team has one or more CERTIFIED FINANCIAL PLANNER™ practitioners (CFP).
- 4. Fee-only planning:** All compensation received by the firm is on a fee-only basis (no commissions or hidden costs).

## What is a fiduciary?

Syverson Strege works as a fiduciary which means we act only with your best interest in mind when providing financial advice. Our only compensation is paid by you, not third parties, such as banks, brokerage firms, or insurance companies.

## What is Syverson Strege's investment philosophy?

Our investment philosophy is centered around you, the client. We help identify your goals and objectives, then develop an investment portfolio to help you meet those goals within your risk tolerance. Your portfolio is constructed through broad diversification to reduce risk. We look for exposure to a number of asset classes, preferring those that are undervalued and have the best ability to achieve return goals given the level of risk taken. We use both "active" and "passive" (enhanced index) management strategies in asset classes where they have historically shown to add consistent value. We believe in keeping management expenses low and managing the taxation of portfolios that are not tax-sheltered.



## What is necessary from the planner/associate and the client to create a financial plan?

At Syverson Strege, creating a financial plan is a very thorough process. We work together with you, the client, and other members of your professional team (lawyer, CPA, insurance agent, etc.). A Syverson Strege planning team includes a credentialed Financial Planner and an Associate Financial Planner. Your financial planning team will guide you through the process of creating your comprehensive financial plan. Your team will provide you with a list of documents and information you need to create your financial plan. From there, your Syverson Strege team will assess the info and create a custom financial plan.

## What does an initial consultation with Syverson Strege look like?

Syverson Strege offers an initial confidential consultation referred to as an "Opportunity Meeting" at no cost. The purpose of this meeting is to better understand your goals and determine if there are ways Syverson Strege can help. There will be no sales pitch. The only decision that needs to be made is if there is a reason to meet again for a Proposal Meeting. In the Proposal Meeting (also confidential and at no cost), we will outline areas of opportunity or concern, discuss our process/timeline, and review the fees associated with our services.