



Financial Planning Program – Overview

Summary:

Jato Wealth Advisory is a fee-only Financial Planning and Investment Management company. We work with you to understand your financial situation and help you achieve your lifelong goals.

In the Financial Planning Program you will receive:

- A written financial plan with a series of “To-Dos” that includes an action checklist, net worth statement, and investment projections
- Access to our client portal and planning software that includes investment scenario analysis, budgeting tools, debt management tool, document storage, and more
- Personalized monthly service calendar based on your financial plan
- Ongoing recommendations in the following areas: cash flow planning, debt repayment, investments, retirement planning, insurance, education planning, and tax planning
- Recommendations and planning for specific life events including real estate purchases, employee stock options, family planning, etc
- Review of your benefits package with a 1-2 page summary on which programs you should choose to maximize your company benefits
- Credit building exercises and tips
- Unlimited email support to help you reach your financial goals

What’s involved?

- 15 to 30-minute conversation to make introductions and get to know you
- 90-minute discovery meeting in-person or via video conferencing to discuss your financial situation in depth
- Take-home questionnaire and resources to assist in information gathering
- 90-minute Plan Delivery meeting to go through the planning recommendations
- Monthly email updates, check-ins and educational resources, and semi-annual in-person or virtual meetings to keep in touch and understand any life changes
- A CFP® and Associate Planner who you can reach out to any time as your situation changes

Cost:

- Individuals aged 29 and younger: \$150 / month
- Households and Individuals aged 30 and older: \$250 / month
- Assets under management exceeding \$250,000: 1% AUM
- We do not have a required asset minimum. We think that financial planning should be available for everyone.