



Planning Process: Next Steps

How we work with you and what you should expect.

Financial Planning at OCTO Capital is a holistic approach that addresses all facets of life. Our data-gathering process may seem intensive and our goals discussion may seem intrusive, but only by knowing how you live, your lifestyle, health, finances, family structure, values, and goals, can we form a “financial life plan” to help you achieve a great life today and in the future.

- (1) **Goals:** You become one of very few people in this world to clarify your goals, and identify what you really want to happen in your life — now and in the future.
- (2) **Portal:** We help you set up your personal financial website or portal including digital connections to all of your financial accounts – banks, charge cards, loans, retirement plans, investment accounts, etc.
- (3) **Review:** We review your financial resources and financial health. We will ask questions about the information you have provided – we’ll clarify your goals, get more detail on your assets and liabilities and dig deep into your income and expenses.
- (4) **Initial Plan:** We work through your initial plan and present it to you including cash flow projections, tax planning, insurance review, estate planning, and investment planning. Together we determine the action list to reach your goals, achieve peace of mind, and reach a high state of financial wellness.
- (5) **Implementation:** After we agree on the plan, we’ll begin implementing the recommendations and working through the action list including shopping for insurance and setting up your estate documents with the attorney of your choice. There are a lot of logistics at the beginning, but we make it as easy as possible for you.
- (6) **Investments:** You work with us to create an Investment Policy Statement and we start the process of transferring accounts as needed and setting up ongoing investment management for all of your investment accounts.
- (7) **Ongoing Planning:** We continue to keep your plan updated by reviewing insurance, taxes, estate status, and projections each year as well as doing the ongoing investment management – see **Continuing Client Service** for details.
- (8) **Emergencies:** You contact us with any questions or decisions that could affect your financial life. You pay us to help you improve your financial health – don’t hesitate to call on us to do just that.