VitaVie
Financial Planning

SERVICE OVERVIEW

VitaVie Financial Planning is a fee-only firm specializing in helping expectant parents and growing families address the financial issues that arise when you have children. Our mission is to facilitate the ability of parents to plan for and create the life they want to live, free from anxiety about money. How may we help you?

Comprehensive Personal Financial Plan Package

If you feel overwhelmed and want to eliminate your financial anxiety, or you want to proactively plan for your family's financial future, this package is for you!

You Will Receive:

- One two-hour intake session
- Follow-up meetings/phone calls to clarify information
- Your comprehensive and actionable personal financial plan
- One Session to discuss the plan in detail and create accountability for action
- Two Personalized 60-minute coaching sessions to support you successfully implementing your plan
- Six months of unlimited e-mail access for questions that arise (within reason, please)

Meetings may be in person or over the phone. Coaching sessions must be completed within six months following the date of delivery of the plan.

The Financial Plan Components

Your comprehensive plan will address all areas of your financial life. We have listed many, but not all, of the questions that expectant parents and young families face.

Income Planning

- Do you make enough money to support your goals?
- Are you shifting from two incomes to one?
- Do you fall short each month or come out ahead?
- How should you direct excess cash?

Expense Management

- What can you expect to spend with a new child?
- How can you create a spending that works?
- Do you have enough money in an Emergency Fund?
- What is the best system to keep track of your spending?
- Will you have to support your parents as they age?

Tax Planning

- How will having a child affect your taxes?
- Are there tax advantages you are failing to take advantage of?

Debt Management

- How do you prioritize your debt payments?
- Are your student loans at the best rate?

Investments/Education/Retirement

- How do you decide where to allocate investment money each month?
- How are your investments performing?
- What is your investment strategy given your goals?
- When should you start saving for college?
- Which education options are the best for you?
- Should you open and fund a 529 Plan?
- How much money do you need when you retire?

Employee Benefits

- What benefits make sense to use?
- What maternity/paternity leave benefits are available?
- How can you leverage Dependent Care accounts?
- For the self-employed and stay-at-home parents, what are your options?

Insurance

- Is your current insurance coverage still adequate?
- How much protection do you need?
- Should you have disability insurance?
- Do you need an umbrella policy?

Estate Planning

- Do you need a will or a trust, or both?
- How much life insurance do you need?
- Have you named a Guardian and Powers of Attorney?

Housing

- Should you rent or own?
- How do you pay for a larger home?
- Is it time to refinance?
- How much can you afford to spend?
- Does it make financial sense to remodel?

Fun Forecasting

- What are you doing to enjoy your life?
- How much will you need for the next big vacation?

(over)

CLIENT EXPERIENCE

Planning, Coaching & Communicating for your Family's Financial Success

As a VitaVie client, you will experience what it feels like to have your own trusted financial advisor ready to help when you have questions. With our focus on building long-term client relationships, we're with you every step of the way as your life unfolds.

Our Planning Process

Intake Session

- 2-hour meeting
- Kick off six-month engagement
- You bring completed prework
- We help set goals, learn your situation, collect documents

3 - 4 weeks

Plan Delivery

- 2-hour meeting
- We present Comprehensive Personal Financial Plan
- You leave with Action Plan and Binder

6 - 8 weeks

Coaching Session #1

- 1-hour meeting
- Check in on your progress
- We answer questions
- Determine next actions

3 months

Coaching Session #2

- 1-hour meeting
- Check in on your progress
- We answer questions
- Determine next actions

Exclusive Membership Program

You are now eligible for our Exclusive Membership Program which is only open to people who have completed their Comprehensive Personal Financial Plan engagement.

Services We Do Not Provide

Since the field of Financial Planning has a variety of types of professionals, we have found it is helpful to outline specifically what we do NOT do as part of our process.

- We do not judge where you have been or what decisions you have made in the past. We focus on the future and what you want out of your life. We create a plan and provide the accountability you need to reach those goals.
- We do not tell you what you can and cannot purchase. You are in charge of your spending decisions, and we provide a framework for you to make those decisions in line with your personal goals.
- We do not manage portfolios.
- We do not provide specific individual investment recommendations.
- We do not prepare tax returns or provide tax code interpretation. We give overall tax strategy and related advice which should be discussed in detail with your CPA or Tax Advisor.
- We do not write wills, prepare trust documents, or draw up Powers of Attorney documents. Please consult an estate planning attorney to have these documents prepared.

We will be delighted to provide referrals if our services do not match your current needs. Just ask!

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