

# Financial planning process

Plan to achieve your goals

No matter what you're working toward, a financial plan can provide a roadmap to help get you there.

### Your goals. Your plan.

Financial planning is about helping you achieve your goals. The process is concise, and you work one-on-one with an advisor who helps keep it manageable. You start by answering a few questions to create a picture of where you are today and what your goals are for the future. From there, your advisor works with you to create a plan to help put your goals within reach. You can receive guidance on everything from asset allocation to estate planning—all packaged into a single written plan.



## Your advisor

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Your financial planning experience will be guided by a skilled advisor who'll walk you through a step-by-step process that includes:

**Step 1:** Gathering Information

**Step 2:** Analyzing your financial status and assessing your goals

**Step 3:** Developing your customized financial plan

**Step 4:** Presenting your financial plan to you

**Step 5:** Implementing your plan upon your request

**Step 6:** Reviewing your plan to keep it aligned with your goals

In addition to working through the planning steps with you, your advisor will provide individualized support—answering questions and providing guidance specific to your unique financial picture. Once your plan is created, your advisor will continue working with you to keep your plan aligned with your goals. And, if you set new goals down the road, you can count on your advisor to understand where you're headed and to help get you there.

## Frequently Asked Questions

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As you get started, here are a few questions you may want to consider:

**Q:** What fees will I be charged for the financial planning process?

**A:** Your advisor will charge you an hourly or flat fee for the time and knowledge provided. All fees associated with the planning process will be discussed during Step 1.

**Q:** Once the planning process is complete, am I required to implement the plan?

**A:** Throughout the planning process, your advisor will offer suggestions for solutions to help you meet your financial goals. These solutions will be detailed within your financial plan, and your advisor will help ensure that you understand any benefits and risks associated with them. Once the planning process is complete, you can decide if you want to implement the plan. However, you're under no obligation to implement at any time during the planning process or even after you've received your financial plan.

**Q:** If I decide to implement my financial plan, what fees will I be expected to pay?

**A:** If you decide to purchase financial products, your advisor will make you aware of any applicable fees or commissions prior to purchase.

**Q:** Can I request to have certain types of investments included in my financial plan recommendation?

**A:** Yes. As you work with your advisor to create and implement your financial plan, mention any types of investments that interest you. Principal Securities offers a wide range of investment types for your consideration, and also offers you the services of other well-known investment advisers.



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