

FOUNDATION BUILDING

At Sterling Futures we focus on helping you integrate your values and resources to achieve peace of mind and fulfillment in life. We do this by providing you with comprehensive and customized financial planning, advice and counsel. We achieve this through a series of 3 meetings structured to help you identify your values and priorities, and how they relate to money. We also work with you to set an agenda and schedule for addressing each of your goals.

The process we use is as follows:

First Meeting: we ask you to write down your thoughts relating to a number of different scenarios designed to help you focus on what is important in your life and specifically, what you would like to achieve and when.

Second Meeting: we continue the process of prioritizing your goals in each area of your life and identifying the resources available to meet those goals. At this meeting we also review your financial data and describe the principles and process of developing a clear and mature approach to money issues. If you are doing Foundation Building with your partner there is also a homework exercise to help you identify your joint goals and joint timeline.

Third Meeting: we present you with a 'Road Map' – our summary of the things you want to accomplish or ensure are a part of your life. In addition, we will outline how we can help you to attain each goal. We will discuss their relative importance and implications, as well as what is required to achieve each one. At this meeting we will also write up a project schedule for addressing each goal and set forth the action items with due dates for us to follow. This will include an estimate of the time needed and also the consulting fee associated with each project.

Additional Meeting: additional meetings are scheduled depending on the scope of each project.

Every year we meet with you for an annual review of progress towards your goals. We help you set goals for the next 12 months and action steps to achieve them. We also review your strategies and make sure that they are sufficient to meet your overall objectives. We note any changes in your expectations or desires for the next 12 months and make whatever adjustments are necessary to meet them.