

THREADGILL FINANCIAL

What to Expect at Your First Visit

Purpose of the first visit is to:

- Get to know you. We think it is important you like your financial planner, and we only want to work with clients we get along with as well. Our goal is to establish long lasting relationships with people we like and who like us.
- Obtain the data needed to prepare your Financial Plan and to make recommendations about investments. The purpose of the Financial Plan is to get all your stuff working in concert to help maximize your investments and retirement income and to give you and me a big picture look at where you are and what we need to do to put you where you want to be.
- Determine what financial decisions we need to help you analyze. This might be when to take social security, what to do with a pension, when you can retire and how much you'll be able to spend when you do, determine what to do with an old insurance policy...etc. Many times we find you'll have options you didn't know were there. We'll ask lots of questions to identify issues/opportunities you might have but don't realize. You will get a lot of value here by having opportunities for improvement identified. Very often people discover at the first visit that we are able to better their position simply by educating them on possibilities within what they have that they didn't know about.
- Everything we discuss will be confidential.
- This visit normally last about an hour though sometimes longer if you have many accounts, many variables, or many questions.
- Don't worry we won't rush you. We allocate two hours on our calendar so that we can enjoy the visit and have plenty of time to cover everything we need to.
- We'll answer any questions you have, so you will leave with clarity.
- At the end of our first visit, we'll schedule your second visit.

Investment advisory services offered through Threadgill Financial, a registered investment adviser.

Threadgill Financial does not offer legal or tax advice. Please consult the appropriate professional regarding your individual circumstance.

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What to Expect at Your Second Visit

- Review your Financial Plan.
- The purpose of your Financial Plan is to help make sure you do not run out of money, to help maximize all pieces of your financial situation, and to help get you the most income. In the event we are comparing when to take social security or what to do with a pension, there may be multiple iterations so that you will be able to clearly see how the decision impacts your overall financial picture over a very long-time period. Your Financial Plan will give you the big picture clarity you need to make the decisions you're considering. It will let you stop worrying because you will have a clear path. We will update your Financial Plan at review meetings if you become a client. This way you will always know where you stand. Usually what happens is that you end up being better off than we originally projected because of the conservative nature of the assumptions we make.
- Explain in detail how each component of your Financial Plan will work, its purpose, cost, advantages, and disadvantages.
- Explain the math behind why doing X or Y with social security or a pension is the best thing based on your specific circumstances.
- Show you what your investments will consist of and how they are chosen.
- Explain the steps to become a client.
- This visit usually last between one and two hours. Don't worry we won't rush you. We allocate two hours so that we'll have plenty of time to cover everything.
- At the end of our second visit you'll have enough information to make a decision about becoming a client. If you are ready to move forward, we will begin the paperwork to get started. If you want to go home and think about it, we'll schedule a time to re-convene in a week or two. If what we do is not for you, we'll part friends.

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What to Expect as a Client

- We will handle paperwork to transfer accounts for you.
- We'll combine and simplify accounts wherever possible and desirable. This will make paperwork less burdensome and help make filing taxes easier.
- We will set up the accounts we manage to help avoid probate and pass directly to your beneficiaries, making transitions easy and avoiding headaches.
- We will provide proactive tax reduction analysis on an ongoing basis.
- We'll manage investments in a manner focused on helping to increase income in a reliable manner regardless of stock market direction, so you can keep doing what you enjoy.
- We will explain your investments and Financial Plan in easy to understand language, so you will have a clear path forward.
- We will do the analysis, portfolio design, and management, so you can spend more time on your hobbies, with friends and family, traveling etc.
- Transparency: online access to your accounts, monthly statements from TD Ameritrade, monthly Newsletter, face-to-face reviews at your request.
- Answer investment, tax, estate planning, financial, or retirement questions for you or your family on an ongoing basis. You will always have us to call on.
- Help you manage outside accounts: existing employer 401(k), annuity in surrender period, non-traded REITs, etc.
- We will help you avoid big mistakes with your finances and help you avoid being taken advantage of by being available to bounce ideas and questions off of.
- Review your estate plan to confirm what you have, help catch mistakes, and help you align all assets to accomplish your intentions.
- We will be here for your spouse or beneficiaries to help with financial decisions in your absence.
- As a client, we are at your service for any of the items listed here, and there is no additional cost for the time we spend with you.

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