PAMELA PLICK

Introduction

DESCRIPTION OF SERVICES

Features and Benefits of My Services	Financial Planning	Investment Advisory Services	Wealth Management Services
Define how I will work together with you You will get full disclosure of risks and fees so that by understanding how we work together, you will avoid unpleasant surprises.	**One time**	**Ongoing**	**Ongoing**
Learn about you and your goals and answer your questions I learn about you , your goals and your constraints so we both understand where you are starting from and where you want to be.	**One time**	**Ongoing**	**Ongoing**
Analyze financial planning strategies to help you make informed decisions I evaluate alternative solutions and make specific written recommendations so you can understand how to best achieve your goals.	**One time**	**X**	**Ongoing**
Analyze investment choices and allocation strategies to help you make informed decisions I evaluate investment options and different allocation choices with you so you understand the risks you are about to take and the risks you can expect.	**One time**	**One time**	**Ongoing**
Implement Financial planning strategies that best achieve your goals I help you to implement the written recommendations I present to you, and I consult your other advisors so that we can work toward a coordinated, comprehensive strategy for you.	**X**	**Ongoing**	**Ongoing**
Measure, manage and report to you your progress toward your financial goals Periodic meetings to review progress and to help you stay on track to meet your financial goals.	**X**	**X**	**Ongoing**
Measure, manage and report to you your progress toward your investment goals I will monitor portfolio management accounts on an ongoing basis and will conduct a review at least on a semi-annual basis to ensure the advisory services provided to you are consistent with your stated investment needs and objectives.	**X**	**Ongoing**	**Ongoing**
Annual update of your financial plan to accommodate changes During our comprehensive review, I will answer and questions you have, I integrate new research products, and tax law, and I learn about your updated goals. I do this so that you can continue to make informed decisions and I can update your strategy so that it stays optimized, prudent, low cost and tax efficient.	**X**	**X**	**Ongoing**
Update your investment strategy to accommodate changes During our comprehensive review, I will answer any questions you have, I integrate new research products, and tax law, and I learn about your updated goals. I do this so that you can continue to make informed decisions and I can update your strategy so that it stays optimized, prudent, low cost and tax efficient.	**X**	**Ongoing**	**Ongoing**
Invitations to client education events I am committed to building life long relationships with my clients. These events are designed to keep you informed about financial strategies and trends as well as changes in today's marketplace.	**X**	**Ongoing**	**Ongoing**
Open access via phone/email to discuss personal finance decisions Periodically, issues will arise that require you to bounce ideas off of me. Feel free to pick up the phone or e-mail me at any time.	**X**	**Ongoing**	**Ongoing**