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FINANCIAL INDEPENDENCE TODAY~TOMORROW®

First Appointment

Presented by Sharon Duncan

We are often asked what to expect in the first appointment when a new customer schedules their initial complimentary consultation so we created a video and document explaining everything you need to know. It's not complicated at all; however, the unknown can be a little intimidating so we thought we'd help take the mystery out of it.



Jim and Patsy Furey meet with John Westerman CFP®, Financial Advisor for Selah Financial Services, Inc. and Dave Ramsey ELP® for Investing.

First, the easy details

We schedule first appointments for 2 hours because that typically gives us enough time to address most people's concerns.

There is no charge for the first appointment.

The general agenda for the meeting is: talking through your story and your goals, collecting the relevant data, and discussing your concerns and goals. We'll start the meeting by asking what you would like to get done in the meeting, so be prepared for this question and the rest will just flow from it.

The follow-up from the first meeting is tailored to your circumstances.

What to bring

We are going to ask about your existing investments and debts. For your investments, it is helpful if you bring a recent statement for each account because a statement tells us more than you might imagine. If you are not sure you want us to see the statement, no problem. You can bring it and decide in the meeting if you would like to share it.

For your debt, just bring a list of who you owe and about how much you owe. For your house, it is also helpful if you know how much longer you'll be paying on the house and what the current interest rate is for your mortgage. If you don't have that information, no worries, we'll make do without.

For your 401(k) plans, please also bring a list of all of your choices. There is a page on your 401(k) website where performance is listed. It is usually called Performance but not always. It is a table of all of your choices and how they have performed over the last 1-yr, 3-yr, and 5-yr periods. This is also true if you have another plan type, such as a 403(b) or 457.

If you have had a retirement plan done by another advisor at some point in time, it's also helpful to bring that along.

If you have left a company and they have sent you paperwork that you may need, please bring it as well. If you don't have that information, no worries, just bring a reasonable estimate.

Fees after the first appointment

We offer a variety of pricing mechanisms including fee-based, fee for service, commission, and hourly fees. We offer all of these options because we encounter a variety of situations.

Once we know more about your story and your needs, we can simplify the pricing for you. You will find we are as transparent about pricing as we are about everything else. You are welcome to watch our How Fees Work online video to get more details.

We look forward to meeting you and please, pause and consider wisely!



Have you taken **YOUR FINANCIAL PULSE** yet?
Just like a doctor, we need a little information before our first appointment. Please go to YourFinancialPulse.com to fill out an important but simple form.

Sharon Duncan, CFP®, AIF®, MBA, is President and Financial Advisor with Selah Financial Services, Inc., an Investment Adviser Representatives of Commonwealth Financial Network®. Ms. Duncan is a Five Star Wealth Manager, Dave Ramsey ELP® for Investing, educator, consultant and creator of Financial Pulse.



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