



Our financial planning process

Plan to achieve your goals

Our approach to financial planning is consistent, purposeful, and continuous. We'll begin with an initial meeting where we'll get to know each other and get organized. Next, we'll analyze your financial situation and build your financial plan. Then, with your assistance, we'll put the recommendations in place. Finally, we'll keep your financial plan on track with regular ongoing meetings.

Collaboration sessions: Understand, get organized, analyze, & plan



INTRODUCTION

We'll get to know each other.



PROPOSAL AND AGREEMENT

We'll discuss and agree on services and fees.



GET ORGANIZED

We'll collect your statements and info as needed.



STRATEGY CALL

After we review your documents, we'll be in touch with questions.



ANALYSIS

We'll develop your financial plan.



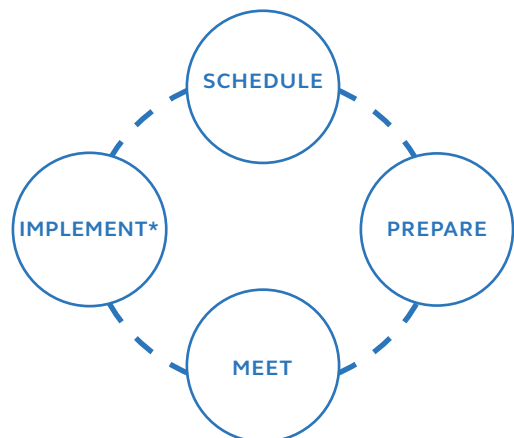
PRESENTATION

We'll present our findings and recommendations.



Implementation

We'll help you put your chosen recommendations into place.*



Ongoing review & advice

We'll work together on an ongoing basis to track your progress.

* Implementation of your written recommendations will be done separately from the Financial Planning Services and Financial Consulting Services. You'll determine if, when, and how to implement recommendations.

Frequently asked questions

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 Proposal and Agreement step in the financial planning process.

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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