

Comprehensive Wealth Management

An ever-wealthier, and ever-happier future for you and your family.

4Thought Financial Group is an independent SEC Registered Investment Adviser (an RIA). We provide both comprehensive wealth management services and investment advisory services, offered and paid for separately. We pride ourselves on keeping open lines of communication with our clients and on using the best aspects of both technology and actual human interaction in our goal of delivering an ever-wealthier, and ever-happier future for you and your family.

The comprehensive wealth management we provide involves the coordination and execution of four different types of financial planning:



Beyond our pure technical knowledge in these areas, our value proposition is unbiased advice and hard work on your behalf.

We believe we're able to provide advice and services that have less of a bias towards our own interests, and greater alignment with your own due to our independence as a firm, our fiduciary status, and our retainer fee compensation structure.

Our wealth management clients demand high-touch proactive service and unbiased objective fiduciary advice, and we are culturally geared to seek to exceed these expectations.

Our team-based approach means that while you'll have a concierge advisor as a primary personal point of contact, your relationship is with our firm as a whole, which gives you direct access to senior management, all of the team specialists, support personnel, informational resources, and ancillary services that we have to offer.

Simplifying and optimizing your financial life

✔ RETAINER FEE BASIS

We do planning in its truest form, which is a fee basis like an attorney or an accountant, rather than on a commission-dependent basis. We charge a low ongoing retainer fee as opposed to a high one-time fee, which gives us an incentive to continuously help you achieve your financial objectives as opposed to simply providing you with a one-time set of recommendations that never get implemented properly or updated. If at any time you're dissatisfied with our services, you can simply stop paying your monthly or quarterly fee. There is no contractual term commitment.

✔ BUDGET ANALYSIS

One of the first things we will do is seek to justify our ongoing fee by immediately conducting a budget analysis to determine all of the areas in which we can reduce your ongoing expenses as much as possible without damaging your standard of living. This will include things such as shopping your insurances and reviewing your investments to find optimal combinations of service/product quality and price, as well as pointing out living expenses that may not be necessary or wanted. We find that the vast majority of the time, the small increase in your expenses imposed by our retainer fee is much more than fully offset by the decrease in your expenses we can achieve by conducting this review. We want to improve your net savings rate, not create another drag on it. At no point during our engagement will you ever question why you are still paying us a retainer fee.

We are constantly working for you on your behalf, and we are always looking to be proactive with you and to "move the ball forward." You are not hiring a consultant that will just reactively answer your questions. You are hiring a team of intelligent work horses that will constantly be researching, planning, and implementing on your behalf, pushing you to improve your financial status, and forcing you towards the life goals we help you establish and quantify.

✔ PERSONALIZED FINANCIAL PLAN

For our fee we will develop a financial plan for you and guide you through the entire process, educating you along the way. Once your initial plan is developed, we will guide you through implementation (or do the work for you at your request), and we will continuously review and update your planning on an ongoing basis. We will do financial modeling, analyze coordination gaps, find opportunities, and consider a range of alternatives to improve upon your existing planning, save on income and estate taxes, improve cash flow and savings rates, and guard against unanticipated future headaches.

✔ IMPLEMENTATION PROGRAM

We provide an investment plan implementation program in the form of investment advisory services and in-house portfolio management for which we will also be compensated if you choose to implement any of the investment planning through us, because we've found that if we don't provide those services, the planning often will not get implemented properly, or it will be implemented at a cost too high to make financial sense. We believe that your Investment Planning is best implemented by the same firm that developed the planning for you in order to avoid coordination errors, and so that the portfolio management can potentially be provided at lower cost than if it had to be purchased from a third party. This makes it easier for you to implement and easier to get the synergistic effects of the plan and implementation working together. But the further benefit is that we can provide you with better service because we have control over all the moving parts. Similarly, we can help you with implementing the other aspects of your planning, such as shopping for and facilitating the underwriting of insurance policies, and recommending and coordinating with attorneys, accountants, and other service providers.

The nuts and bolts of what our comprehensive wealth management service fee covers:

- ✔ Ongoing fiduciary advice related to Investment Planning, Fringe Benefit Planning, Estate Planning, and Business Succession Planning.
- ✔ Quarterly (at minimum) planning reviews and updates
- ✔ A designated lead planner as your main point of contact to an entire team of professionals
- ✔ A main service line for immediate assistance so you can get a live person on the phone when you need them.
- ✔ A thorough initial budgeting analysis to reduce your living expenses at least to the level required to offset our ongoing retainer fee (so our services pay for themselves starting right away)
- ✔ Detailed recommendations, analyses, research, and planning roadmaps to instruct you on the specific actions required to achieve your financial objectives.
- ✔ Labor on your behalf: We will do as much of the legwork as possible to move you closer to your objectives, allowing you to offload much of what would normally fall completely on your shoulders.
- ✔ A client web portal for secure communications and document transmission
- ✔ Proactive service and the active ongoing provision of new ideas and planning concepts for implementation
- ✔ Instructions on how to implement plans on your own if you choose not to ask us to implement for you
- ✔ Access to a network of third party professional specialists from various industries to aid in the implementation of your plans

Things our comprehensive wealth management service fee does not cover:

- Investment portfolio management services (you may elect to purchase this service from us separately)
- Tax return preparation and other accounting services (we can refer you to third party providers, with whom we can coordinate)
- Legal services and document drafting (we can refer you to third party providers, with whom we can coordinate)

The final result of our work on your behalf is the creation of a more secure financial future for you and your family.



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