FIDUCIENT Advisors

ExecutiveCFO Services

Who is Fiducient Advisors?

For nearly three decades, Fiducient Advisors has been consistently delivering tailored advice to retirement Plan Sponsors, endowments and foundations, individuals and families and financial institutions. Clients turn to us not just for our financial experience, but for the passion and steadfast commitment that defines our personal service.

PLANNING TOPICS

Investment Planning
Risk Assessment, Investment Strategy Education: Mutual Funds, Stocks and Bonds, 401(k) Plan

Retirement Assistance
Gap Analysis, Benefit Choices, Social Security

Cash-Flow Planning
Budgeting, Debt Management, Credit Score, Mortgage Options

Income Tax
Tax Estimates and Withholding, Tax-Saving Strategies, Alternative Minimum Tax

Insurance Planning
Life Insurance Analysis, Property and Casualty, Disability, Long-Term Care, Healthcare

Education Funding
529 Plans, Education Trust Accounts, Financial Aid, Coverdell ESA

Estate Planning
Wills and Trusts, Lifetime Planning Issues

Annual Enrollment
Flexible Spending Accounts, Benefit Elections, Medical, Life Insurance and 401(k) Plan

A PERSONALIZED APPROACH TO FINANCIAL PLANNING

We are providing you with a financial planning platform called ‘ExecutiveCFO’. This executive financial planning platform provides access to your own ‘personal CFO’.

This offering from Fiducient Advisors provides you with personalized advice on topics such as retirement planning, cash flow, budgeting, investment oversight, estate planning, insurance oversight, tax strategies, college funding, etc.

Participants will have access to a Certified Financial Planner® who will create a tailored Personal Financial Plan. All information shared is strictly confidential between you and Fiducient Advisors.

Partnership Options

Your Financial Goals Deserve Attention

In the hustle and bustle of daily life, achieving your financial goals is still possible. We understand that some clients require comprehensive planning to navigate intricate financial landscapes, while others benefit from a streamlined approach to establish a solid foundation. Our flexible partnership options help ensure you receive the right level of support for your journey, helping you stay on track and realize your financial vision.

GUIDED PLAN

Designed for clients seeking a structured approach to financial planning. This plan emphasizes goal setting, investment alignment and insurance coverage to help you monitor and achieve your financial objectives.

Goals-Based Planning

- Engage with our well-vetted software to aggregate your finances and monitor progress
- Identify one to three key goals to focus your planning
- Review beneficiaries to ensure accuracy and alignment with your goals

Investment Planning

- Evaluate retirement plans and investment options tailored to your needs
- Align asset allocations with your investment goals for optimal growth

Insurance Planning

- Extensive review of life, disability, property and casualty and long-term care insurance
- Benefits Coordination
- Ensure a clear understanding and maximization of your personal benefits

Meeting Cadence

- **First Year:**
  - 45-minute Initial Planning Session
  - 90-minute Plan Review
  - Up to three follow-up sessions (30-60 minutes each) for implementation
- **Ongoing:**
  - Two to three Annual Plan Reviews
  - Up to three follow-up sessions (30-60 minutes each) for continued support

LEGACY PLAN

Includes everything in the Guided Plan, plus advanced planning strategies for taxes, retirement, philanthropy and estate management. This extensive approach helps ensure your financial legacy is effectively structured.

Tax Planning

- Review paycheck/tax withholdings and plan for the tax implications of Medicare brackets and Roth IRA conversions

Retirement Planning

- Prepare and compare projections for the retirement utilization phase
- Create a tax-efficient distribution strategy for retirement income

Philanthropic Planning

- Explore creative generosity options like donor-advised funds, private family foundations and qualified charitable distributions

Stock Options Planning

- Evaluate stock options and restricted stock units, along with employee stock purchase plans

Estate Planning

- Develop an extensive long-term estate plan to help protect
- your legacy

Coordination

- Facilitate necessary reviews with your accountant and attorney for seamless integration

Investment Planning

- Access proprietary asset allocation models and receive tailored advice on external stocks, funds and investments

Meeting Cadence

- **First Year:**
  - 60-minute Initial Planning Session
  - 90-minute Plan Review
  - Unlimited follow-up sessions (30-60 minutes each) for implementation and coordination
- **Ongoing:**
  - Two to three Annual Plan Reviews
  - Unlimited follow-up sessions (30-60 minutes each) for needed ongoing support

Frequently Asked Questions

ExecutiveCFO Services

What type of assistance will Fiducient provide?

Fiducient Advisors provides personalized assistance in all areas of financial planning, such as debt management issues, cash flow planning, guidance on retirement and 401(k) investments, college funding, property and casualty insurance and stock options.

What if I'm not sure where to begin?

Email anyway! Fiducient coaches are trained to help you determine your goals and priorities.

Can my spouse/partner contact the Fiducient Counseling service?

Yes - your spouse or partner may use Fiducient's ExecutiveCFO services on your behalf as long as you contact Fiducient to give permission to speak to that individual.

Will Fiducient's financial coaches try to sell me anything?

Fiducient's financial coaches are not commissioned salespeople. Your coach's objective is to provide you with financial information and professional guidance regarding your individual planning needs.

What are their qualifications?

Fiducient Advisors aims to be one of the nation's leading providers of extensive financial counseling and education services for corporate employees. Fiducient financial coaches participate in Fiducient's internal training and continuing education programs. In addition, many have advanced credentials such as MBAs and Certified Financial Planner® designations.

Will the information I share be kept confidential?

Yes. Fiducient's privacy policy protects personal information and does not distribute any information to others, unless authorized by you or as permitted by law.

FOR MORE INFORMATION, CONTACT:

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