Our Process

As life-centered planners, we were 3 different hats:

We help clients defining their **WHY** which are the things they want to plan for.

We help clients create their **HOW**. The plan to help them accomplish their goals.

We help clients with **WHAT** by recommending solutions that fits their plan.

Let's Connect

(843)564-8584
patrick@moneycoachfg.com
www.moneycoachfg.com

GamePlan

We are not your father's financial advisor firm.

Learn the MoneyCoach GamePlan difference by understanding our process.

IMPORTANT DISCLOSURES:

MoneyCoach LLC and/or Patrick Traverse offer Investment advisory and financial planning services through Belpointe Asset Management, LLC, 125 Greenwich Avenue, Greenwich, CT 06830 (“Belpointe”), an investment adviser registered with the Securities and Exchange Commission (“SEC”). Registration with the SEC should not be construed to imply that the SEC has approved or endorsed qualifications or the services Belpointe Asset Management offers, or that or its personnel possess a particular level of skill, expertise or training. MoneyCoach LLC is not affiliated with Belpointe Asset Management, LLC. Additional information about Belpointe Asset Management is available on the SEC’s website at www.adviserinfo.sec.gov.
**Vision Phase**

We feel that before we can make recommendations, we need to have an understanding about our clients’ life plan. We believe money should be used as a tool to help us improve our lives and the lives of the ones around us. During the **Vision Phase**, we take the time to construct a plan to meet our clients’ needs and wants.

- **Introductory Meeting**: To share how we help our clients and to find out if we are a good fit for each other.
- **Discovery Meeting**: To learn about them and discuss what they want to plan for.
- **Design Meeting**: To share how we feel they can use money to make their desires a reality.

**Analysis Phase**

During the **Analysis Phase** we start to give recommendations on what we feel are the 4 main Financial Planning topics.

- **Investment Management Meeting**: To define Investment Management based on the required return to accomplish the plan. We will explain how we help our clients with their investment management needs.
- **Tax Planning Meeting**: To determine possible strategies to help lower tax liability.
- **Employer’s Benefits Review Meeting**: To find out what benefits our clients can take advantage of.
- **Insurance Review Meeting**: To review all coverage, including life-disability-health-home-car-liability, to help transfer unwanted risk to insurance companies.

**Planning Phase**

During the **Planning Phase**, the plan comes to life. We continue to work on other personal topics and work with our clients with planning exercises to help dream a little.

- **Lifeline Exercise Meeting**: To help open discussions about planned and possible unplanned life transitions that may affect our clients’ financial future.
- **Debt Management & Cash Flow Flexibility Planning Meeting**: To help guide our clients with balancing debt leverage and the financial risk it may bring.
- **Estate Planning Meeting**: To discuss needed documents needed to define wishes in case of incapacitation or death.
- **Charitable Giving Meeting**: To help clients define effective solutions to support their charitable inclinations.

**Optimization Phase**

Within the **Optimization Phase**, we review each of the financial planning topics regularly. Life changes and a plan may change accordingly. Here’s the planned schedule:

- **Investment Planning Review**: Market Update sent weekly – Reports sent quarterly
- **Plan Review**: Reports sent quarterly – Review when needed
- **Tax Planning Review**: Once a year (After Tax Season)
- **Return on Life Planning**: Once a year (End of year Planning Meeting)
- **Insurance Planning Review**: Every 3 years (or when needed)
- **Estate Planning Review**: Every 3 years (or when needed)
- **Charitable Giving Review**: Every 3 years (or when needed)
- **Employer Benefit Review**: When needed

**Fees**

There are 3 ways to engage us

- **MC GamePlan**
- **AUM**
- **Hourly**

### MC GamePlan

Each Phase has a different monthly fee and duration

- **Vision Phase**
  - from $250 to $1000 depending on complexity
  - Lasts 1 month
- **Analysis Phase**
  - $125/m Meeting Monthly Normally lasts 4-6 months
- **Planning Phase**
  - $85/m Meeting Quarterly Normally lasts 12-24 months
- **Optimization Phase**
  - $65/m Meeting Semi-Annually Lasts Indefinitely

Fees are reduced or eliminated based on Assets Under Management (AUM)

**AUM**

- **$0-$100k = 1.35%**
- **$100k - $500k = 1.10%**
- **$500k - $1M = 0.85%**
- **$1M = 0.60%**

If more than $150k is managed, we include the MC Game Plan without extra cost.

**Hourly**

For Small Projects

- **$125/h**

**Assets Under Management (AUM)**

Investment Management: Fee based on total amount of assets managed

- **$0-$100k = 1.35%**
- **$100k - $500k = 1.10%**
- **$500k - $1M = 0.85%**
- **$1M = 0.60%**

If more than $150k is managed, we include the MC Game Plan without extra cost.