FINANCIAL PLANNING

What to expect.

What can you expect when you engage with Gunness Financial Services? First and foremost, you can expect that we will focus on you and seek to understand your unique goals, concerns, and circumstances. We start by following a personalized financial planning process.

"View up the Hudson" by Jim Bush

1. THE INITIAL MEETING

Assessing Fit and Discovering What Matters Most

Our work together begins with an initial meeting to see if there's a mutual fit. Your advisor will have an in-depth conversation with you about your current financial situation, your greatest aspirations, and your biggest anxieties, whatever they may be. We'll talk about what keeps you awake at night and what makes up your daydreams. We will ask a lot of questions and take a lot of notes. We *listen* and learn about you.

This discussion helps us get to the heart of the matter: discovering what matters most to you and your family, personally and professionally. We'll learn about the things in life you most want to do and what obstacles and challenges are in your way.

2. ANALYSIS AND REFLECTION

Developing the Plan

After the initial consultation, we ask you to share more specific detail about yourself and your current financial status. Though data is only one component of the planning process, it is vitally important when it comes to what decisions we'll make together.

Then, we'll carefully reflect on both the qualitative and quantitative components of your situation. We take a pause and think about you, putting effort and time trying to understand who you are. Once we've concluded our evaluation and

3. THE LETTER

Your Financial Narrative

Using our experience and professional judgment, we develop a financial narrative for you that tells the story of your situation and your potential. We will present this to you in a letter that depicts your current financial health in the context of your individual goals. This narrative can contain the strategies necessary to achieve your desired financial future. Typically, this letter addresses investment management, debt management, risks, and opportunities. An action-oriented "to-do" list will guide the launch of your plan and put it in motion.

4. BEYOND THE LAUNCH

A Long-Term Collaboration

When we launch a plan, we continue the relationship into the years to come. Building on the rapport developed at the outset of the process, we look to continue the collaboration with you over time with a system of ongoing monitoring and assessment.

You will have regular meetings and check-ins with us to assess the progress of your plan and to consider any needed adjustments. Through ongoing conversations, formal reviews, and periodic check-ins, we want to grow with you and be contemplation, we will develop and present your personal financial plan.

the preferred partner you trust.

Find out how to start planning with Gunness Financial Services.

SCHEDULE A CONVERSATION

"Von Trapp Snowshoe Trail" by Jim Bush

Financial Planning

We will focus on you and seek to understand your unique goals, concerns, and circumstances and create a plan that works for you.

Learn More

Investment Management

We work to construct for you — with your input and collaboration — an investment portfolio that seeks to manage your risk/return comfort level.

Learn More

Risk Insurance and Management

We help clients understand and purchase insurance if it makes sense for their situation.

Learn More

Small Business Planning

With a trusted partner guiding and supporting you, you can be more capable and confident facing the economic challenges and opportunities of your business.

Learn More

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Family Wealth Management

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