NANCY J. LAPOINTE MBA, CFP®, CHFC®, CLU®, CASL®

Financial Planner, Wealth Manager, Investment Adviser Representative, Concierge Client Services

Determine that the thing can and shall be done, and then we shall find the way.
– Abraham Lincoln

Annual Comprehensive Financial Review

- Personal Financial Plans, Estate Plans and Retirement Plans are reviewed and updated as needed*
- Review of financial needs, goals, objectives and dreams.
- Review of changes in personal, family, career, and business situations.
- All documents, profiles, and data are reviewed and updated annually.
- Alternative actions from attorneys, accountants, or other financial providers may be requested
- Succinct memo that chronicle progress and details action steps.

Platinum Service Performance Review

- Portfolio performance reviewed on a quarterly basis, either face to face or via teleconference based on client wishes.
- Quarterly performance reports are mailed
- Any changes or updates to your current situation are discussed
- Annually, your overall investment performance is measured and compared to the goals of your financial plan.

Annual "Accountant-Ready" Tax Packages

- Investment products implemented through our Wealth Management Services accounts have 1099s which are prepared and compiled with a summary and details of any gains or losses taken during the year
- Help reduce your– and your accountant's– annual tax preparation workload

Year End Capital Gains Tax Adjustments

- We help you minimize your annual capital gains taxes—both within your portfolio and from other investments—by helping you reposition investments to realize necessary losses (if any) at the end of each year to offset any realized gains
- We can coordinate this effort with you and your accountant so that all of your investments are working in tandem
- Referrals to our Network of Professionals
- Personal & Family Trust Advisors
- Insurance Advisors
- Employee Benefits Consultant
- Estate Planning Attorney
- CPA
- Exit Strategist For Closely Held Business

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EXPECTATIONS

As my client, you may expect the following of me:

- Direct and customized advice.
- Honesty about your investments and protection tools.
- Quality customer service for items such as changes, updates, etc. for the programs you have in effect with us. My assistant will be the primary contact for most service cases.
- Availability via telephone or in person for appointments based on our mutual calendars – minimum of 1 face-to-face review per year.
- Either myself or my assistant will be physically available during the business week approximately 90% of the year and available via telephone approximately 99% of the year.
- All clients are given my direct cell phone number so that they may have access to me. I do ask that appointment scheduling and service items be handled through my assistant.
- All calls or e-mails will be responded to within 24 hours if received during normal business hours. Please note that regulations do prevent me from adequately responding via e-mail. E-mails will be responded to in detail via telephone.
- I will provide periodic newsletters to educate and reinforce our activities.
- Financial Planning clients will receive written recommendations and updates.
- Financial Planning clients will receive market update calls on a semi-annual basis I will be available to Non-Financial Planning clients upon request.
- I have a team of qualified associates to support my work with my clients and will be continually developing their abilities, while maintaining my primary relationship with my clients.
- I will be continually improving my skills and knowledge by participating in professional programs, such as investment symposiums and taking continuing education courses.
- I will be keeping up-to-date with relevant changes in the field of investments, protection tools via reading professional materials and doing min-courses.
- I will provide opportunities for clients to be educated via a variety of workshops/seminars on topics such as Social Security and Estate Transfer Techniques. These opportunities will be sponsored by either myself or one of my professional associates.
- My office will conduct a client survey, at least annually, via either phone or mail. During this survey you will be asked to give feedback concerning our relationship as well as the names of 2 friends or family members that you feel I may assist as well.
- I maintain a website, www.nlapointe.com. This is both a tool to share information about our practice and to provide you with financial information.
- I will be your financial coach and will assist you in the making of tough decisions when necessary. I will always strive to ensure that you understand your financial situation clearly and in a matter that promotes action. Education and knowledge without action is worthless. I will acknowledge you when your actions support your objectives as you have defined and will coach you when your actions do not support your goals.

NAVIGATE FINANCIAL
Charting Your Journey

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As my client, I expect the following from you:

- Honesty about what is truly important to you.
- Honesty about the investments and activities that you may currently have in place.
- The ability and willingness to maintain a planning mindset. Act proactively not retroactively whenever possible.
- Willingness to meet face-to-face at least once annually.
- Willingness to keep me appraised of changes in your life, goals and financial conditions.
- Willingness to provide honest feedback on the quality of service that myself and my team provide. This assists us in being able to continually improve our level of service to all of our clients.
- The ability and willingness to take action to implement your goals.
- The willingness to refer quality individuals, couples and business people, like yourself, to my practice.
- If you are unable to keep an appointment, that you call to reschedule at least 24 hours in advance. I prefer you call as soon it becomes apparent that circumstances have changed. I promise to do the same.
- Willingness to return phone calls and respond to requests for additional information, feedback, surveys within a reasonable time period.
- I expect an opportunity to earn your trust and to continue to reinforce that relationship through open and honest conversations.

I will work with you and your tax and legal advisers to help you select the most appropriate product solutions to suit your specific needs and circumstances.