reiner financial group

PLANNING MAKES IT POSSIBLE

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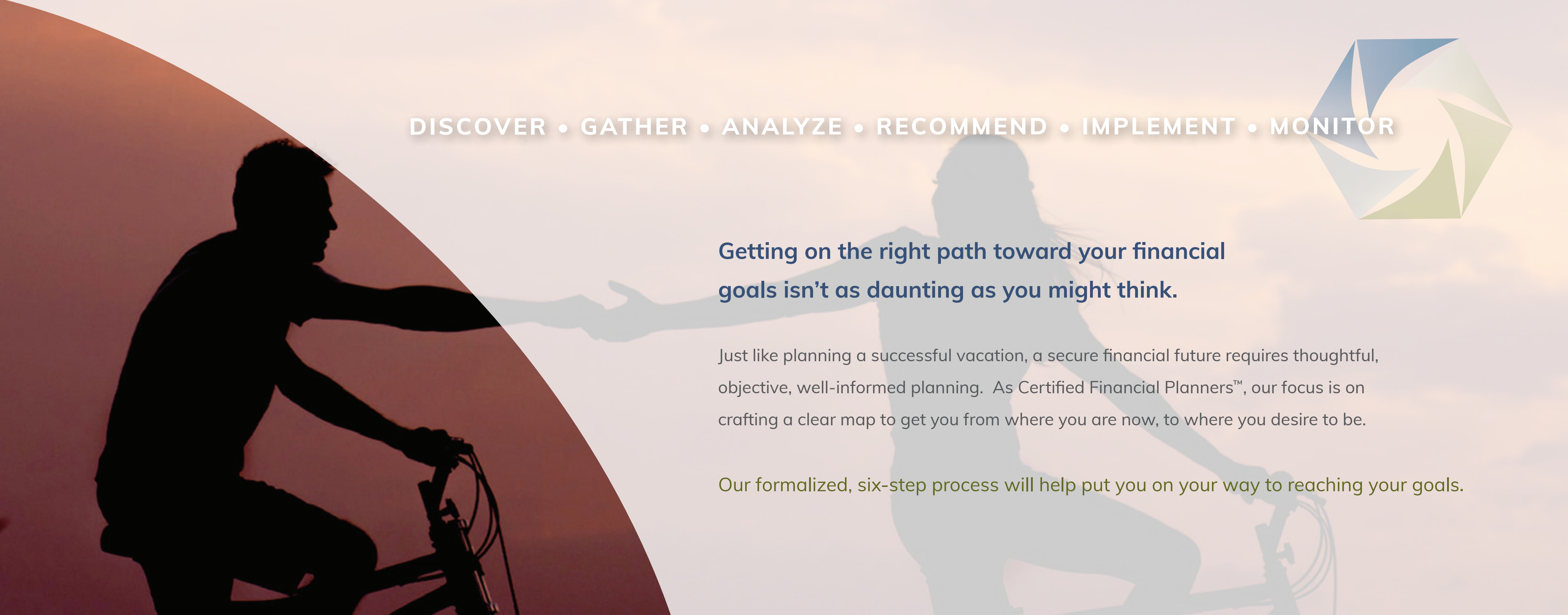
PLANNING



DISCOVER • GATHER • ANALYZE • RECOMMEND • IMPLEMENT • MONITOR

Getting on the right path toward your financial goals isn't as daunting as you might think.

Just like planning a successful vacation, a secure financial future requires thoughtful, objective, well-informed planning. As Certified Financial Planners™, our focus is on crafting a clear map to get you from where you are now, to where you desire to be.

Our formalized, six-step process will help put you on your way to reaching your goals.

1

THE FIRST STEP IN IMAGINING YOUR FUTURE

Discover

In step one of our planning process we will get to know each other, learn about your aspirations, financial needs, and address any concerns or fears you may have about your financial future. In this session, our goal is to make you feel confident and comfortable.

At the end of this session, you will have a clear understanding of the planning process, a timeline, and an estimate of cost for our advice.

2

GETTING TO KNOW

THE BIG PICTURE

Gather

In the second step of our process, we will collect all the relevant financial information to help us best assess your current financial situation. Gathering all relevant data allows us to evaluate risk and define financial success and failure as it applies specifically to you and your family.

It also provides an opportunity to understand your existing financial relationships and how we may fit within your team of professionals.

3

Analyze

ROLLING UP

OUR SLEEVES

At this point in the process, we are ready to roll up our sleeves. We will review and evaluate the 6 key areas of a comprehensive financial plan, including:

FINANCIAL POSITION: This is the starting point on the road to your successful future. Here we will assess the basic building blocks of your plan including your current assets, investments and other savings, and liabilities like mortgages, personal, student, and other loans or debt.

INSURANCE PLANNING: We will review and assess your need for adequate protection and develop appropriate strategies and techniques as necessary, helping to keep the road ahead safe, seeking to help ensure your ability to achieve your financial goals.

INVESTMENT PLANNING: Based on the goals we've established together, we review your current investment portfolio and determine the best direction to help put you on the right path. We will evaluate the appropriateness of your asset allocation and identify strategies in an effort to provide the best possible financial outcomes.

RETIREMENT PLANNING: How far along the path to retirement are you? Based on your expressed retirement goals and family needs, we will identify the short and long-term strategies to help you get to your final destination. We can evaluate various retirement scenarios using several testing methods to provide you with the confidence and security in our approach.

TAX STRATEGIES: A critical part of planning your financial future, thoughtful tax planning ensures that all parts of your financial plan work together to put you in the best possible tax position now and on the road ahead.

ESTATE PLANNING: Many people think that estate planning isn't for them. But regardless of your income, you should be in the driver's seat, controlling your assets and protecting your family now and long into the future.

Once we have explored the fundamental components of your financial profile and identified your strengths and weaknesses, we can now design your financial roadmap.

* Six key areas of a comprehensive plan adopted from Certified Financial Planner Board of Standards ©2018 www.cfp.net

4

YOUR PATH TO

FINANCIAL CONFIDENCE

Recommend

In step four we review with you your path to financial confidence. We provide options and give you choices to help you to work toward the goals that we have established together. We explain how we arrived at our recommendations and we have an open discussion with you about your comfort level. Your path to financial confidence is not a one-way street.

We listen closely to your thoughts and feelings and work together to finalize the plan that will help you get to where you want to go..

Reiner Financial Best Practices:

CLEAR — OBJECTIVE — SPECIFIC — THOROUGH

All financial advice developed by by the LPL advisors of Reiner Financial is measured against these four critical criteria to ensure ease of understanding, implementation, and ultimate success.

Our work is only presented to a client once these four objectives have been achieved in each of our recommended strategies.

5

PUT YOUR PLAN IN MOTION

Implement

Finally, it is time to put your plan in motion. You can implement the plan yourself, or we can assist you in taking the action needed toward achieving your goals. As independent LPL Financial Advisors, our goal is to offer you the best products and solutions to fit your specific situation.

We will coordinate with any other essential professionals such as CPAs, attorneys, and mortgage brokers to keep your plan moving in the right direction.

6

Monitor

REGULAR VISITS
HELP KEEP YOU
ON TRACK

The final step in our process is as important as any of the others. Regular visits with your advisor help keep you on track. Along the way, we review your progress against your established goals and your plan. We track milestones, address roadblocks, and change course as needed.

If your plans change along the way due to lifestyle changes like a birth, marriage, or career change, we revisit the plan and adjust as needed to get you back on track.

ABOUT REINER FINANCIAL GROUP

Enthusiastically serving individuals, families, and businesses for the last 20 years, Reiner Financial was formed by Bill Reiner after a decade as an advisor and leader in the financial industry. Bill's passion for excellence in customer service and personal attention has resulted in a strong and dedicated client base. The firm currently supports hundreds of clients with practical, individualized financial advice and planning. Reiner Financial makes its home in historic Doylestown, Pa.

OUR COMMITMENT TO YOU

At Reiner Financial Group, we take our role as your financial planner and advisor very seriously. We know that planning for the future can be stressful and we do our best to put you at ease. We strive to adhere to the highest professional standards in the industry. Because we are independent, you will have access to a wealth of financial products to help meet your individual needs.

We are committed to building long term relationships based on honesty, trust, and professionalism.