Partners for Planning, LLC

Fee-Only Financial Planning and Investment Advisory Services

Fee-only, tax-savvy advice tailored to your personal circumstances. We are especially geared toward people who are tired of mass-market advice that does not fit their situation. Need another perspective or second opinion? Let us help.

Targeted Tax and Financial Consultation

Step by Step to Unbiased Advice

Schedule Appointment — Complete agenda form. Email possible appointment times. Call or email if you have a question.

Gather Information — We will request information you should have available for your appointment.

Consultation — Meeting in person, by phone or web conference. After the meeting, we follow up if there is additional information that will clarify the advice given.

What happens next? Some of your questions may require additional work to more specifically answer a question based on your personal situation. If that's not needed, we will tell you up-front.

Martha Ferrari, CPA, MBA, CFP®
mferrari@partnersforplanning.com

609-436-5735
www.partnersforplanning.com

Who can benefit? Those who have a few questions in one or two areas and want to start a planning relationship. This is a limited-scope project. If your questions affect a broad range of your financial picture, we can determine if they can be answered within the time frame of this service.

Examples:

- Am I saving enough? (For pre-retirees.) Am I spending too much? (For retirees.) Get an estimate to determine if your current savings are roughly what you need.
- My 401K offers a limited menu of indexed mutual funds. How should I allocate my workplace account?
- I anticipate changes in my financial picture and want some advice (e.g. taking a buy-out package, comparing a lump sum vs. a pension, selling real estate or other financial transition).
- I am refinancing and want to choose the right mortgage for my situation. Or, should I pay off my mortgage?
- How will the tax laws affect me?

What is included? Professional, personalized advice at your convenience. One 110-minute meeting in person, by phone or web conference to get answers to your questions plus follow-up so you are clear about the advice given. Receive partial credit if you step up to planning project within 30 days. Consult Fee $595.

Questions? Use the website contact section to send a message about your concerns and I will let you know if this limited-scope project makes sense.

Partners for Planning, LLC

Targeted Tax and Financial Consultation

Client(s) ____ Date_____________

Email ________________________________

Phone # and best times to contact you. ____

Please take a few moments to tell us your agenda so we can spend time on your specific concerns and effectively use our time. We will be in touch to let you know what information to have available for the consultation.

Topic 1 – Your question.

____

____

What other information might will we need to know?______________________________________

____

Topic 2 – Your question.

____

____

What other information might we need to know?____

____

Topic 3 – Your question.

____

____

What other information might we need to know?____

____

What is your effective tax bracket: (circle one)

10%	12%	22%	24%	32%	35%	37%	Not Sure

Did you pay Alternative Minimum Tax? (See page 2 of your Federal tax return or Form 8582. Or, bring your tax return.) We will need for the meeting, at a minimum, the first 2 pages of your tax return and Schedule A, Itemized Deductions or a tax return summary for an issue that has tax implications.

____

Scan and email: mferrari@partnersforplanning.com or simply email with the above information to inquire about a consultation.