ARE WE A GOOD *fit?* TO WORK TOGETHER

ARE WE A GOOD FIT?

Agenda

(15 - 30 Mins)

- Fiduciary Oath
- Value-Based Financial Planning
- What is Financial Planning?
- Why Us?
- Services: DIY or Delegator?
- Financial Planning Process
- Financial Plan Example
- Elements Benefits
- Schedule with me
- Next Steps

ONE team FINANCIAL GROUP

FIDUCIARY *Oath*

I believe in placing your best interests first.

Therefore, I am proud to commit to the following five fiduciary principles:

- I will always put your best interests first.
- I will act with prudence; that is, with the skill, care, diligence, and good judgment of a professional.
- I will not mislead you, and I will provide conspicuous, full, and fair disclosure of all important facts.
- I will avoid conflicts of interest.
- I will fully disclose and fairly manage, in your favor, any unavoidable conflicts.

Claudia Moreno
Financial Planner
Founder of ONE Team Financial Group

Value Based Planning

YOUR RULES

#1
LIVE ON LESS THAN YOU EARN

#2
PAY YOURSELF FIRST

#3
AVOID CONSUMER DEBT

YOUR *Values*

- Authenticity
- Benevolence
- Change
- Compassion
- Commitment
- Consistency
- Courage
- Creativity
- Curiosity
- Dignity
- Efficiency
- Equality
- Expediency
- Family
- Fairness
- Flexibility
- Faith in the future
- Generosity
- Hardworking
- Health
- Honesty
- Honor
- Humility
- Industrious
- Integrity
- Justice
- Kindness
- Moderation
- Mutual respect
- Open-mindedness
- Opportunity
- Optimism
- Organization
- Patience
- Persistence
- Personal responsibility
- Practicality
- Resilience
- Resolve
- Respect for authority
- Respect for law and order
- Respect for rules
- Self-awareness, reflection
- Self-esteem
- Self-respect
- Serendipity and chance encounters
- Success
- Thoroughness
- Truth
- Variety

What is Financial Planning?

Elder Care Planning	Long Term Care Planning

Education Planning	Pension Planning	Legacy Planning

Estate Planning	Mortgage Analysis	Retirement Planning	Career Planning

Income Tax Planning	Life & Property Insurance	Employee Benefits	Life Insurance	Investment Advice

Income	Budget & Cash Flow	Debt Reduction	Emergency Fund	Goal Planning	Short-Term Savings

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Why Us?

SIMPLICITY
No fancy jargon, get financial planning in simple terms

CLARITY
Get clarity around your money with clear actionable steps. Because a confused mind will always say NO

ONGOING PLANNING
Life will happen; get ongoing support throughout the entire year and as life events occur.

NO PUSHY SALES
We DO NOT lead by selling products. We get compensated for our time and advice. If you need other services we offer transparent, up-front fees

FIDUCIARY
A fancy word for stating that I will always uphold your interests and needs first.

NO INVESTMENT MINIMUMS
Unlike "traditional" financial planners, you don't need to have a large sum of money to invest for us to work with you

When you work with us, you have a comprehensive, powerful team of multiple professionals that immediately become a part of your team all in one place.

- **Financial Advisor**
- Tax pro (CPA)
- Real Estate pro
- Estate Planner Attorney
- Life Insurance Agent

Are you a

DIY'er

or a

Delegator?

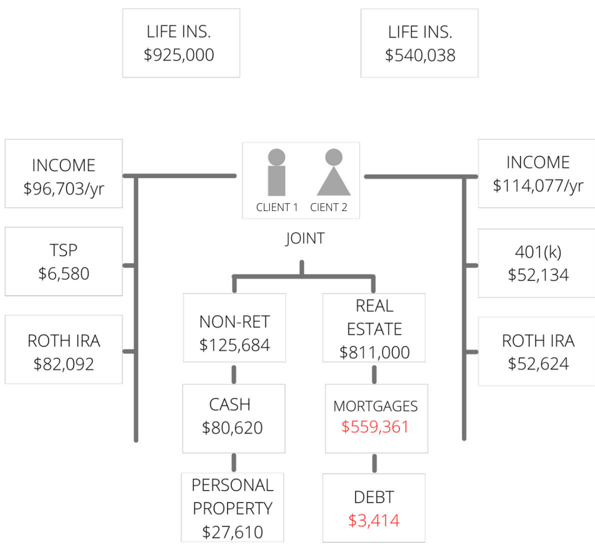
Financial Planning Process

Are we a good fit?	Get to know you	Get Organized	Analyze and Strategize (me only)	Plan Review	Ongoing Financial Planning
30 MINS	90 MINS	1-2 HRS	4 HRS	1-2 HRS	1 HRS
THIS IS OUR FIRST MEETING -DETERMINE IF A FINANCIAL PLAN IS RIGHT FOR YOU. -BUILD RAPPORT, SHARE PRICING, & NEXT STEPS.	THIS IS THE FUN MEETING -PRIORITIZE CONCERNS & GOALS TO UNDERSTAND YOUR UNIQUE NEEDS & OBJECTIVES. -101'S OF BASIC FINANCIAL SUBJECTS.	THIS IS THE ADMIN MEETING -COLLECT NECESSARY INFO AND GET YOUR FINANCIAL LIVES ORGANIZED. -LOG IN TO CLIENT PORTAL. -AGGREGATE ACCOUNTS.	THIS IS WHERE I PUT TOGETHER A CUSTOMIZED FINANCIAL PLAN & MAKE RECOMMEN-DATIONS.	THIS IS WHERE IT ALL COMES TOGETHER -REVIEW YOUR FINANCIAL PLAN & RECOMMENDATIONS - DECIDE WHAT & WHEN TO PUT YOUR PLAN INTO ACTION	THESE MEETINGS ARE THE KEY TO FINANCIAL SUCCESS -ENSURE YOU'RE MAKING PROGRESS. -UNLIMITED CALLS, TEXTS, EMAILS.

Monthly Monitoring & Annual Reviews

Financial Plan Example

FINANCIAL PLAN REVIEW: YOUR MAP



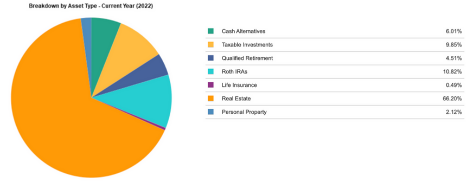
FINANCIAL PLAN REVIEW: NET WORTH DETAILS

April 2022

Assets	Brianna	Jay	Joint/ROS	Total
**********oney	—	—	$33,523	$33,523
Cash - Bree - Savings USAA	—	—	$20,768	$20,768
PERFORMANCE FIRST SAVINGS	—	—	$19,486	$19,486
USAA CLASSIC CHECKING	—	—	$4,413	$4,413
Investment - Joint (**9704)	—	—	$125,684	$125,684
USAA CLASSIC CHECKING	—	—	$2,430	$2,430
Employer Plan - Bree - 401(K)	$52,134	—	—	$52,134
Employer Plan - Jay - TSP	—	$6,580	—	$6,580
Roth IRA - Bree (**9702)	$58,624	—	—	$58,624
Roth IRA - Jay (**9714)	—	$82,092	—	$82,092
Mililani House	—	—	$550,000	$550,000
NY Tiny Home	—	—	$311,000	$311,000
Car	—	—	$12,610	$12,610
Personal Property	$15,000	—	—	$15,000
Insurance - Bree - WL 40,038	$6,336	—	—	$6,336
Total Assets	**$132,094**	**$88,672**	**$1,079,914**	**$1,300,680**

Liabilities	Brianna	Jay	Joint/ROS	Total
Mililani House Mortgage	—	—	($427,246)	($427,246)
Mortgage - NY Tiny Home	—	—	($132,115)	($132,115)
Jay and Bri AMEX- All Bills	—	—	($3,382)	($3,382)
Personal Property Ins - Yearly Balance	—	—	($945)	($945)
Signature Visa	—	—	($32)	($32)
Total Liabilities	**$0**	**$0**	**($563,720)**	**($563,720)**
Total Net Worth	**$132,094**	**$88,672**	**$516,194**	**$736,960**

Breakdown by Asset Type - Current Year (2022)



FINANCIAL PLAN REVIEW: SUMMARY

TOP MONEY GOALS & VALUES

- Retire comfortably @ 62 {$8,000k/month -> $1.35M}
- Truck 2022
- Electric Vehicle - 2023
- $500k investments - 2022
- Pay offr Tiny Home {$132k} - 2030
- (3) Properties
  *2 generating income 2023

GOALS COMPLETED

- ✔ $5k for PCS 2022
- ✔ Net Worth of 500k by 2022
- ✔ Fully Fund both IRA's annually
- ✔ $8,400 for Christmas Trvl 2021
- ✔ $15k down payment - Jay's Truck

NET WORTH

Your Net Worth: $736,960
Assets: $1,300,680
Liabilities: $563,720

OVERALL FINANCIAL PLAN

SAVINGS
- Emergency Fund
- Travel Fund

INVESTMENTS
- Joint - Non-Retirement $3k/mo
- JB - Roth IRA
- BB - Roth IRA

ESTATE PLAN
- No trust & Will yet

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Financial Plan Example (cont.)

FINANCIAL PLAN REVIEW: INSURANCE & ESTATE PLANNING

April 2022

Insurance Carrier	Type	Death Benefit	Insured	Primary Beneficiary
SGLI	Group Life	$400,000		
USAA	Term (exp 2038)	$500,000		
USAA	Term (exp 2038)	$500,000		
Life Insurance	Whole LIfe	$40,038		

FINANCIAL PLAN REVIEW: FUTURE VALUES - INCOME SOURCES

	Per month
CLIENT 1 Military Retirement	**$2,930**
CLIENT 1 VA Disa (30%)	**$522**
Retirement Accts in 2030	**$2,258**
Non-Retirement Acct (Joint) in 2030	**$2,305**

$8,015/mo

CLIENT 1 Social Security @ 62	**$1,800**
CLIENT 2 Social Security @ 62	**$2,150**

FINANCIAL PLAN REVIEW: FUTURE VALUES

If you continue to fund as you are doing now...
(Retirement acct contributions stop funding at age 62)

Year	Age	$10k/yr (10%) Employer Plan CLIENT 1 - 401(K)	$2,500/yr (5%) Employer Plan CLIENT 2 - TSP	$6,000/yr Roth IRA - CLIENT 1 (**9702)	$6,000/yr Roth IRA - CLIENT 2	Total Retirement
2022	31/33	$65,992	$9,567	$68,962		
2023	32/34	80,875	12,775	80,065		
2024	33/35	96,860	16,220	91,990		
2025	34/36	114,028	19,920	104,797		
2026	35/37	132,466	23,894	118,552		
2027	36/38	152,268	28,162	133,325		
2028	37/39	173,536	32,746	149,191		
2029	38/40	196,378	37,669	166,231		
2030	39/41	220,910	42,957	184,532		
2031	40/42	247,257	48,636	204,187		
2032	41/43	275,554	54,735	225,297		
2033	42/44	305,945	61,285	247,969		
2034	43/45	338,585	68,320	272,319		
2035	44/46	373,640	75,876	298,471		
2036	45/47	411,289	83,991	326,558		
2037	46/48	451,724	92,706	356,723		
2038	47/49	495,152	102,066	389,121		
2039	48/50	541,793	112,119	423,916		
2040	49/51	591,886	122,916	461,286		
2041	50/52	645,686	134,512	501,421		
2042	51/53	703,467	146,966	544,526		
2043	52/54	765,524	160,341	590,821		
		832,173	174,706	640,542		
		903,754	190,134	693,942		
		980,632	206,704	751,294		
		1,063,199	224,500	812,890		
		1,151,876	243,613	879,044		
		1,247,115	264,140	950,093		
		1,349,402	286,186	1,026,400		
		1,459,258	309,864	1,108,354		
		1,577,243	335,294	1,196,372		
		1,637,021	**350,502**	**1,241,714**		
		1,699,064	366,286	1,288,775		
		1,763,459	382,668	1,337,620		
		1,830,294	399,671	1,388,316		
		1,899,662	417,319	1,440,933		
		1,971,659	435,635	1,495,544		
		2,046,385	454,646	1,552,225		
		2,123,943	474,377	1,611,054		
		2,204,440	477,543	1,672,113		
		2,287,988	480,122	1,735,486		
		2,291,200	481,991	1,801,261		
		2,291,576	483,165	1,869,529		
		2,288,561	483,590	1,940,384		
		2,282,266	483,301	2,013,925		
		2,272,466	482,150	2,090,253		
		2,259,358	480,072	2,169,474		
		2,242,290	477,001	2,251,697		
		2,221,003	472,991	2,337,036		

ssuming an average 7% annual return

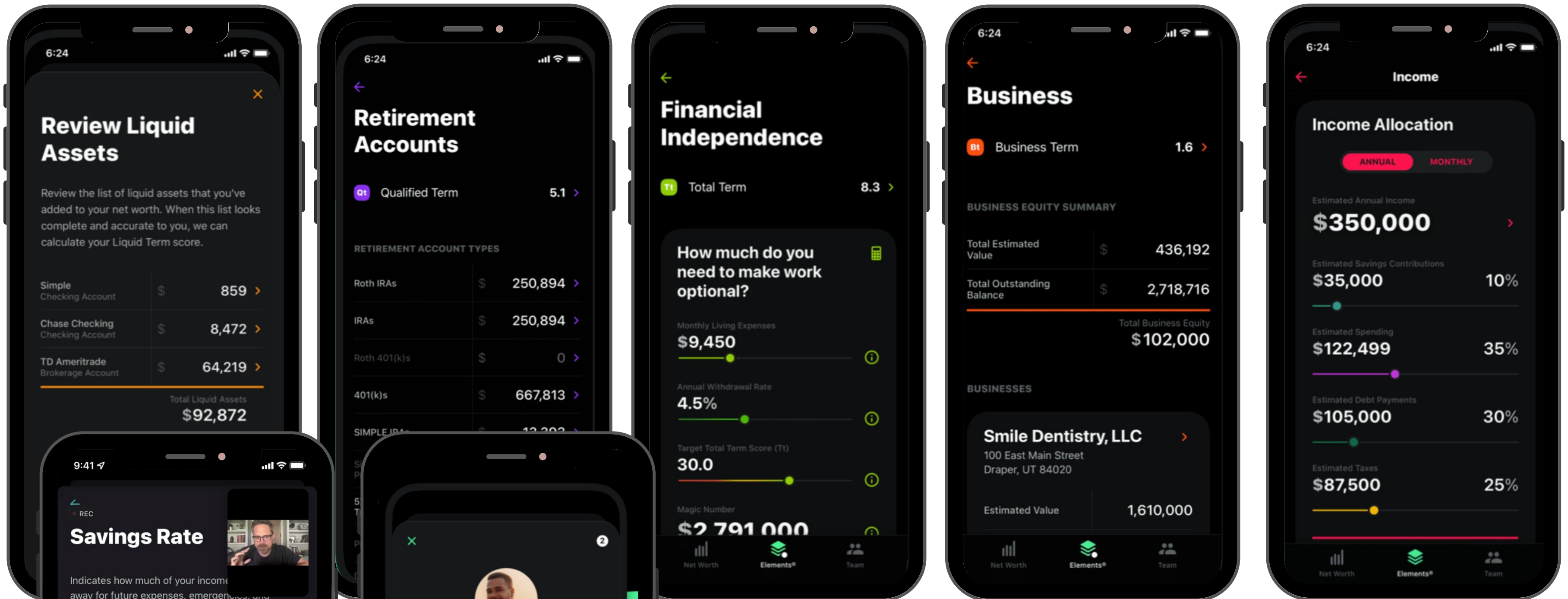
FINANCIAL PLAN REVIEW: SERVICE CALENDAR

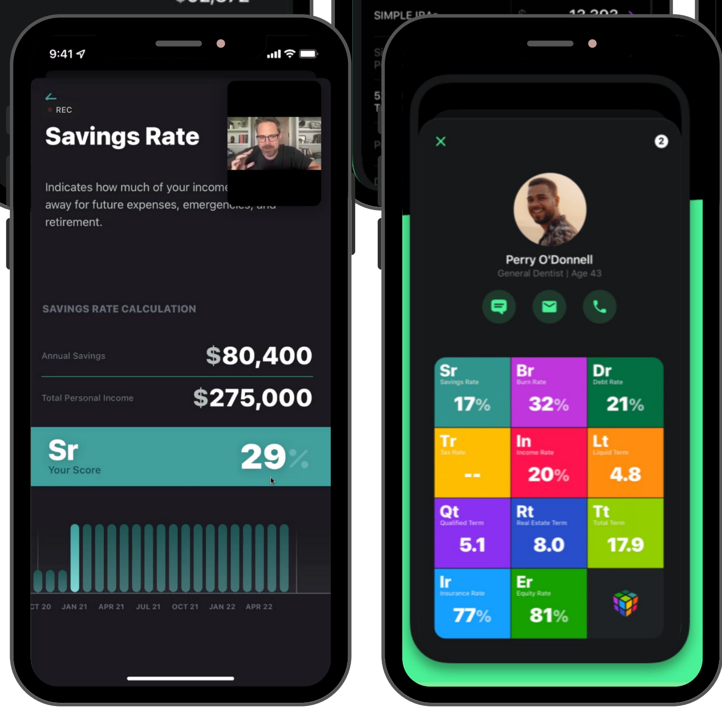
January	February	March	April	May	June
Review Prior Year Goals & Action Items Look Back	Tax Prep: Gather 1099's Released	Review Life & Disability Insurance	Review Credit Score	Review Consumer Debt & Student Loan	Review Property & Casualty Insurance
Update Goals & Financial Planning Projections Look Forward	Schedule Meeting with CPA		File Taxes Catch Up On Qualified Retirement Contributions	Review W4 Update Withholdings	Review Budget & Cashflow
Qtly Estimated Tax Payment January 15th			Qtly Estimated Tax Payment April 15th		Qtly Estimated Tax Payment June 15th
Rebalance Investment Accounts	**Review Touch Pont**			**Rebalance Investment Accounts**	**Review Touch Pont**

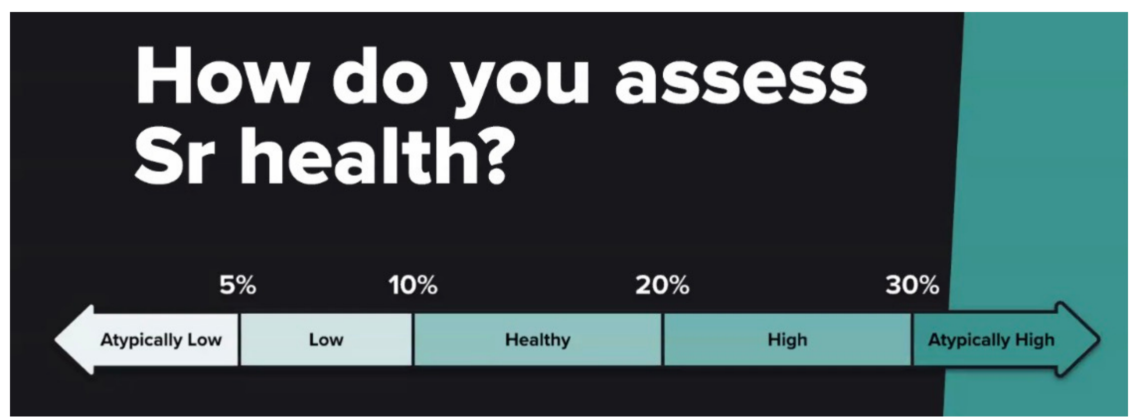
July	August	September	October	November	December
Mortgage Analysis	Estate Review: Beneficiaries, Will, Trust, POA	ROTH Conversion & Rollover Opportunities	Open Enrollment: Review Employee Benefits	Review Budget & Cashflow	Review Emergency Funds (Invest Surplus)
	Career Development	Tax Loss Harvesting Of Capital Gains	Extension Filing Deadline		End-Of-Year Tax Planning
		Qtly Estimated Tax Payment September 15th			Charitable Giving
		Rebalance Investment Accounts	**Review Touch Pont**		

Elements

FINANCIAL PLANNING & MONITORING







Services & Fees

BASIC FINANCIAL PLAN	259.00 for 2 months & 49/mo after month 2
COMPREHENSIVE FINANCIAL PLAN	949.00 & 69/mo after month 2
FINANCIAL MONITORING SUBSCRIPTION	49/mo
HOURLY FINANCIAL PLANNING	150.00

BASIC FINANCIAL PLAN

259.00 for 2 months
& 49/mo after month 2

- *Foundational Financial Planning*
- *High-level Retirement Planning*
- *(4) Initial Meetings*
- *(3) Client Check-Ins*
- *Client Portal Access*
- *Monthly Financial Monitoring Reports*
- *Unlimited Text & Email Support*
- *Investment Management (If applicable)*
- *Legacy Planning (we'll work with your children or parents)*

COMPREHENSIVE FINANCIAL PLAN

949.00
& 69/mo after month 2

- *Everything included in the Basic Fin Plan &*
- *Additional Detailed Financial Planning (Detailed Employer Benefits, Credit Report/Score, LTC, Detailed Tax Analysis)*
- *Additional Detailed Retirement Planning & Distribution Strategy*

FINANCIAL MONITORING SUBSCRIPTION

49/mo

- *(1) Meeting/ yr*
- *Monthly Financial Monitoring Reports*
- *Monthly Educational Webinar & Checklists*
- *Client Portal Access*
- *Unlimited Text & Email Support*

HOURLY FINANCIAL PLANNING

150.00

Per (2) hour meeting. Focused on what's important to you!

Services & Fees (Continued)

ADDITIONAL SERVICES

TAX PREPARATION ASSIST	350.00

Fees start @ $350 per return
& increase based on complexity

ESTATE PLANNING ASSIST ONLY

Power of Attorney	39.00
Guardianship	149.00
Will & Last Testament, HIPPA Auth	449.00
Full Trust	1,499.00

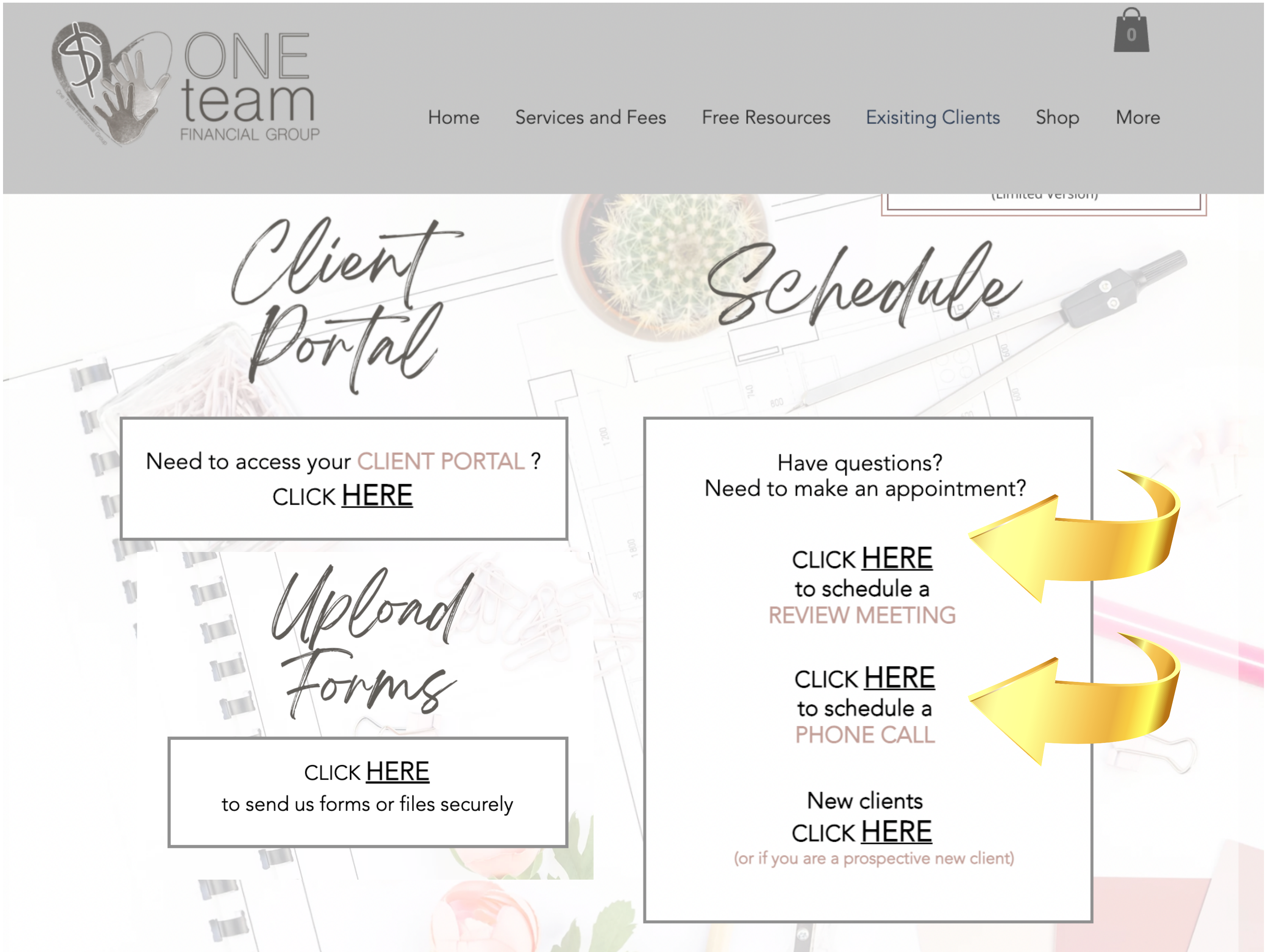
LIFE INSURANCE ASSIST ONLY

Perfect for those that are interested in focusing on their life insurance needs. Rates depend on the type of insurance, age, sex, health, and other lifestyle factors.

iNVESTMENT MANAGEMENT FEE

Account Value	Annual Advisory Fee
$0.01 - $500,000	1.00%
$500,001 - $1,000,000	0.90%
$1,000,001 - $2,000,000	0.80%
$2,000,001 and Above	0.70%

Schedule with me



Next Steps

- Follow up Email

IF YOU DECIDE TO GET STARTED,
USE THE LINK ON THE EMAIL TO

1. Sign your Client Agreement
2. Schedule your next meeting
3. Pay for your services (You'll get a separate email)