

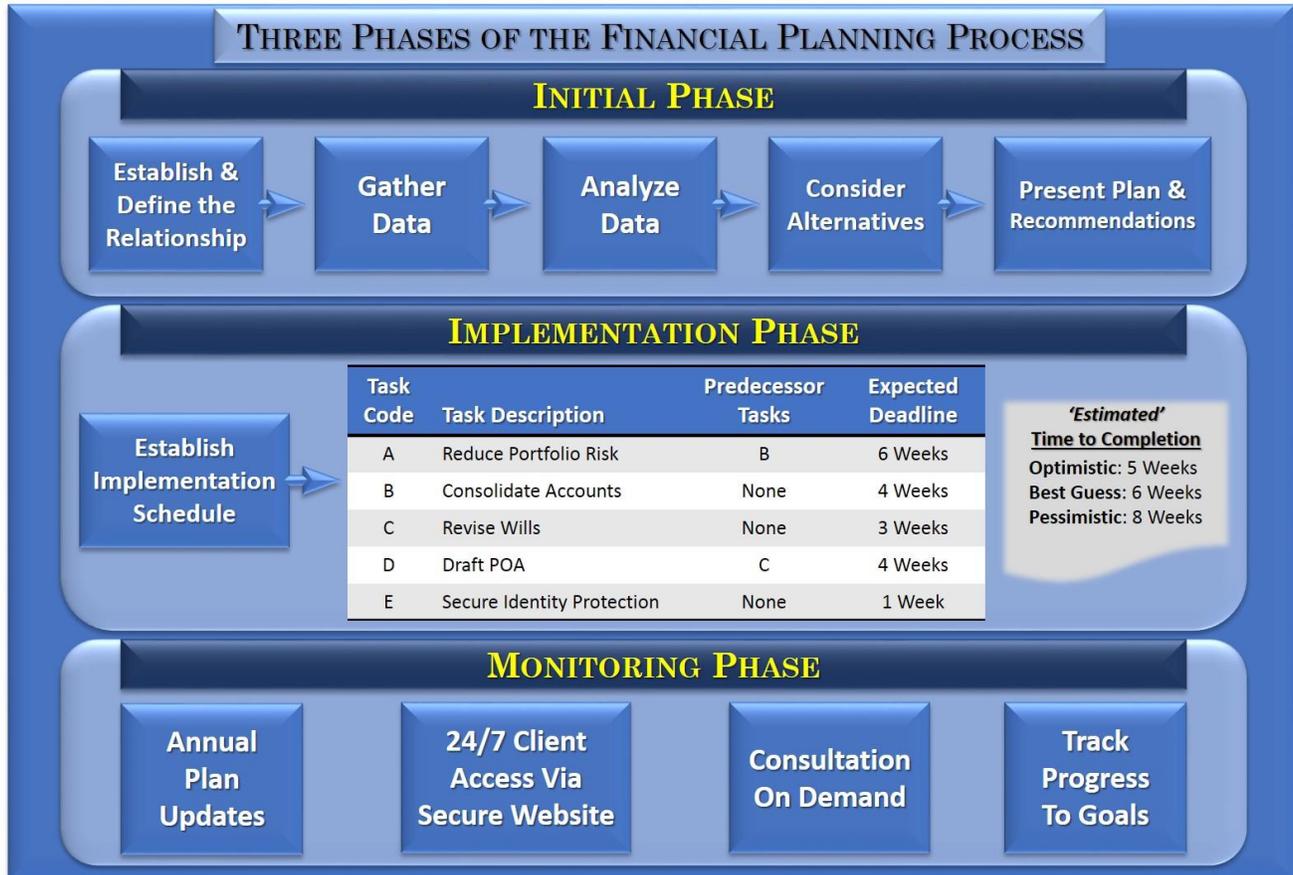
FINANCIAL PLANNING – THE PROCESS

The process of creating a comprehensive financial plan will differ from practitioner to practitioner. At Integrity Wealth Management, Inc., we engage a highly methodical approach, which may be divided into three-phases:

PHASE ONE: INITIAL PHASE

PHASE TWO: IMPLEMENTATION PHASE

PHASE THREE: MONITORING PHASE



I - INITIAL PHASE

Establish & Define the Relationship

We will:

- Determine the areas to be analyzed (all plans are comprehensive)
 - ✓ Cash Flow & Net Worth
 - ✓ Insurance & Risk Management
 - ✓ Investment Planning
 - ✓ Tax Planning
 - ✓ Retirement Planning
 - ✓ Estate Planning
 - ✓ Business Planning (if applicable)
- Determine the fee (minimum and maximum)
- Collect the minimum fee
- Provide guidance on the information we will need for the analysis
- Email link to establish Client's Personal Website

Gather Data, Analyze Data, Consider Alternatives

We will:

- Gather the necessary data
 - ✓ Quantitative (facts & figures)
 - ✓ Qualitative (goals & dreams)
- Input the data
- Send preliminary net worth, cash flow, etc. for client verification
- Create “Base Plan” (i.e. your initial, or current situation)
- Analyze the data
- Consider alternative strategies through additional scenarios
 - ✓ First, we seek to identify areas of weakness that may be improved.
 - ✓ Then we create scenarios to validate or invalidate our findings.
 - ✓ Finally, we let the numbers/results guide our recommendations.

Present Plan & Recommendations

We will:

- Present the various scenarios
- Discuss our recommendations

IMPORTANT: Our role is to advise you. We will explain all recommendations and their rationale. All final decisions are yours.

Once we have completed and analyzed all scenarios, we will prepare your plan document and a list of recommendations, then meet with you to discuss the results.

II - IMPLEMENTATION PHASE

Establish Implementation Schedule

Once your comprehensive plan document has been completed and we have discussed the results with you, we will:

- Create an implementation schedule and an estimated “time to completion”
- Work with your other advisors, as needed, to implement the recommendations

III - MONITORING PHASE

After all recommendations have been implemented, we will:

- Monitor your progress toward your goals through periodic updates

Summary Comments

A financial plan **IS NOT** a static, but rather a dynamic document. This is because projections can be unreliable, especially over longer periods. Therefore, it is essential to periodically update your plan and compare the update with the original plan AND with your goal(s).

As a financial planning client, you will also have 24/7 access to your data via your secure, personal website. Your personal website will allow you to track your finances in real time. You will also have access to *Consultation on Demand* as needed.

PERSONAL WEBSITE NOTE: Your personal website is “read only.” Although you may view your assets and liabilities, create and print reports, store important documents in your secure, online Vault, you cannot make changes to any accounts from your website.