Cole
FINANCIAL
CONSULTING LLC
Helping You Make Wise Financial Decisions

Jennifer J. Cole, CFA, MBA, CFP®
On an Hourly, Fee-Only Basis

# $traight Talk

*A Collaborative Financial Planning Package*

Do you wish you could just get some straight-talk advice about your finances? With the *$traight Talk* collaborative financial planning package, we jointly address your key questions and concerns in a time- and cost-efficient manner. You get access to a financial professional who has only your best interest at heart. I am a financial fiduciary; my only allegiance is to you, the client.

*$traight Talk* is a two-hour collaborative working session with additional time spent in preparation, analysis, and follow-up. We focus on your most important financial issues, such as:

- Budgeting
- Savings Plans
- Retirement Planning
- Portfolio Diversification
- Investment Selection
- Debt Repayment and Refinancing
- Financial Goal Setting
- Insurance Needs and Suitability
- Estate Planning Considerations
- Widowhood and Divorce Transitions

If your financial situation is straightforward or if you have targeted financial questions, the *$traight Talk* package can be a self-standing, limited-scope way for you to access objective financial advice for an economical fee. For most of my clients, *$traight Talk* provides a dive-right-in way for us to begin a long-term relationship. Once you've done a *$traight Talk*, you have access to my services on an ongoing as-needed basis, whether for basic questions, more detailed advisory work, or periodic reviews.

## *$traight Talk* Details

*$traight Talk* starts with a free, no-obligation phone conversation to determine if the planning package will meet your needs. Next, you'll complete questionnaires regarding your overall financial situation and your specific areas of concern. I'll then review your questionnaires and gather relevant information and tools for our session, which is usually held in person but may be conducted over the phone. At the two-hour working meeting, we'll prioritize your concerns and address them one-by-one to the degree that time allows. (The allotted time might or might not be sufficient to complete your wish list depending upon the number of topics, the complexity of your situation/portfolio, and the appropriate depth and detail of the recommendations.) In follow-up, I'll send you pertinent clarifying comments, worksheets, calculations, articles, links to web-based resources, and referrals to qualified specialists.

The fee for your *$traight Talk* package is $800, after which fees for additional advisory work you request reflect my $220 hourly rate (including applicable gross receipts tax).

*Cole Financial Consulting, LLC has no monetary stake in the choice of recommendations. I do not sell investments or insurance products, so there are no commissions. Nor do I directly manage portfolios to earn percent-of-asset fees. And, I neither accept nor pay referral fees. In the parlance of the industry, I provide advice on an hourly, fee-only basis. In addition, I am totally independent with no ties to any other financial firm, money manager, broker/dealer, or insurance company.*

 
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