New client guide & process

Helpful resources to get you started

ashley.warne@raymondjames.com

860 Via De La Paz Suite C2 Pacific Palisades, CA 90272

www.financialformwork.com

Financial
FORMWORK

How we help

Beyond the investments and the cash flow, we really help our clients with the following:

Brainstorming & accountability

Use us as your sounding board for decisions - big or small.

Meeting you where you are

Whether you've invested for 2 years or 20, we will speak your language.

Finding the missing pieces

·Understand we aren't being nosey – just thorough!

Finally getting organized

Financial tasks are often filed under *important but not urgent*. Let's check off the boxes and give you clarity.

Big picture process

This is an example of our engagement. No client is the same and no one is forced into a box of finite meetings. Whatever is most important or urgent to you is what we will address first.

Kick the tires

This is our first meeting to determine if we are a good fit. It will be light on numbers and heavy on big picture questions.

Get organized

We have a duty to know all about you, so we are going to need a ridiculous amount of information. If you don't know where to find everything, we will help you. This is often the most satisying step for clients - to finally see all the things in one place.

Cash flow

There are more goals than just retirement, so we will illustrate how your money is functioning today and in the future. This is where we start to work on tweaks to fund your needs and goals - do you need to save more? Increase your stock exposure? Let's find out.

Estate planning

We will review any documents you've executed and beneficiaries on your accounts.

You will also receive access to Everplans to help organize, store, and securely share all of your most important information.

Investments

What level of risk are you comfortable with? Do you understand what you own or why? We will discuss investments under our roof as well as those in workplace plans.

We will establish a benchmark for you that funds your goals and plans.

Everything else

Other items of focus could include charitable gifting, college funding, reviewing insurance coverage, or diving deeper into your cash flow.

Document explainer

Below is a summary of forms and disclosures you may receive and what action, if any, there is to take:

Document	*What it is*	*Action*
Client Relationship Summary (Form CRS) & Important Client Information	Form CRS: A brief overview of Raymond James, types of relationships and services offered, fees, costs, conflicts as well as a brief overview of the firm's disciplinary history. Important Client Information: A disclosure that provides you with full and fair disclosure of the vast majority of material facts and conflicts of interest.	None
ADV	Important information about the advisory programs offered by Raymond James Financial Services Advisors, Inc., including fees and charges.	None
Client Onboarding	The agreement outlining the terms and conditions of your relationship with us and Raymond James A summary of information about you, your household and your accounts For consulting clients, this establishes a shell account (one that holds no assets) to link your relationship to Raymond James for supervision purposes	Sign via DocuSign

Electronic Disclosure Document/ADV Consent Form	Consent to receive disclosure documents electronically through e-mail rather than in paper format	Sign via DocuSign
Wealth Advisory Services Agreement	For clients in a limited scope engagement, this outlines the effective dates, services being provided, fees, and disclosures	Sign via DocuSign
Investment Management Client Agreement	Confirms and directs the investment of your account; this includes details on funding, fees, and any trade restriction requests you may have	Sign via DocuSign
ACH Profile Setup	Establishes a link from your account at Raymond James to an outside checking or savings account; this is used to push and pull money electronically between accounts	Sign via DocuSign
Automated Customer Account Transfer (ACAT)	Used to request the transfer of your account to Raymond James	Sign via DocuSign
Standing Withholding Election	For clients with IRAs taking distributions, this establishes a tax withholding election to keep on file	Sign via DocuSIgn

ASHLEY WARNE, CFP® | Registered Principal
860 Via De La Paz Suite C2 Pacific Palisades, CA 90272
310.574.9450