OUR PROCESS: THREE STAGES

Vivian Investment Partners

Our approach to the financial freedom planning process consists of three distinct stages.

OUR PROCESS:

Financial Freedom Planning

Individual goals and retirement income requirements change over time, and as professionals, it is our job to enable you to make informed financial decisions using the full complement of resources at our disposal.

This process provides a framework for making decisions collaboratively and monitoring the outcome of those decisions over time.

Each step involves interaction between our team, you the client and outside professionals if needed.

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UNDERSTAND

We use a variety of tools including questionnaires and interviews to understand your personal goals, current financial situation, investment experience and risk tolerance. In this step, we make you fully aware of our capabilities and provide educational support to assist our clients in understanding the scope of services we offer to help you plan for a work optional lifestyle and financial independence.

DESIGN

Our team analyzes the information you share with us and designs solutions intended to help you reach financial independence. This step may involve collaboration with other specialists or your existing professionals. We present our recommendations to you, answer your questions, consider alternatives and outline the steps we need to take to implement your plan.

IMPLEMENT

In this step, we execute your customized plan using the extensive tools available to us through Raymond James and/or other professionals that are part of our team. This involves the selection of specific strategies, account types and investment solutions; we then complete the necessary documentation in a coordinated approach utilizing technology wherever possible.

MANAGE

Once implemented, we continually monitor the progress of our recommendations relative to your defined objectives and suggest changes where needed. A key to this step is your involvement in the process and communication of any significant changes in your life. We accomplish this by providing ongoing management of your account and by conducting periodic reviews.

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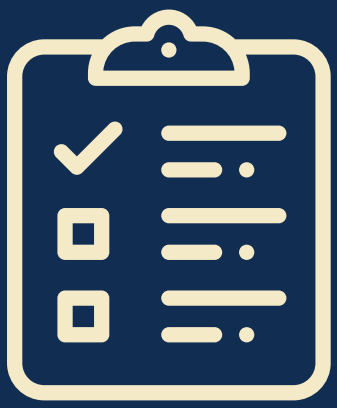
OUR PROCESS:

Design Solutions

Vivian Investment Partners is a practice founded on the principles of financial independence. Our planning and investment resources are extensive.

Our team has access to a wide variety of professionals either employed by Raymond James or other carefully selected industry professionals who provide meaningful insight into our process.



- Retirement income planning
- Social security and pension planning
- Protecting your financial independence
- Building your legacy
- Portfolio management solutions
- Lending and cash management solutions

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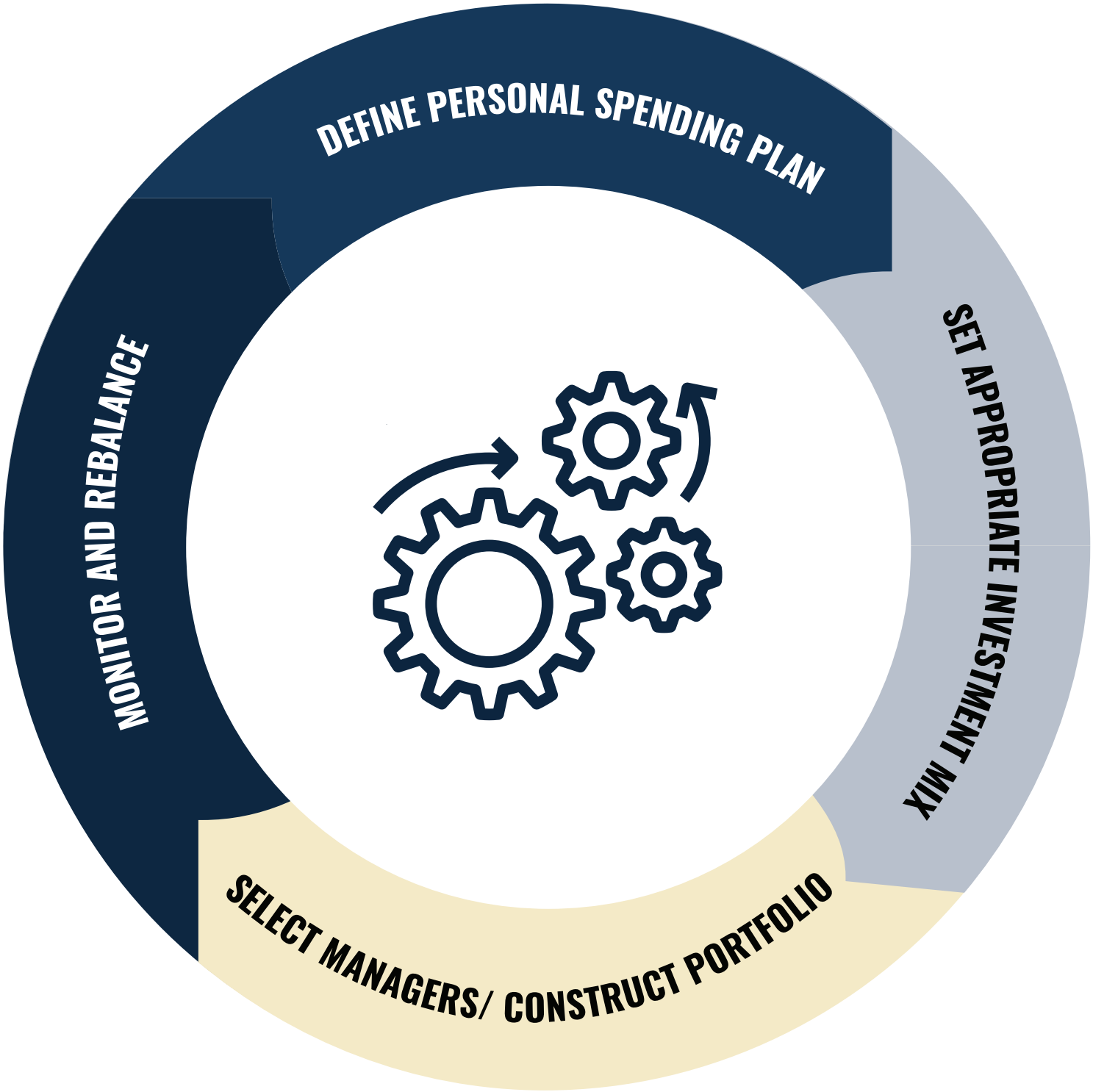
OUR PROCESS:

Income portfolio construction



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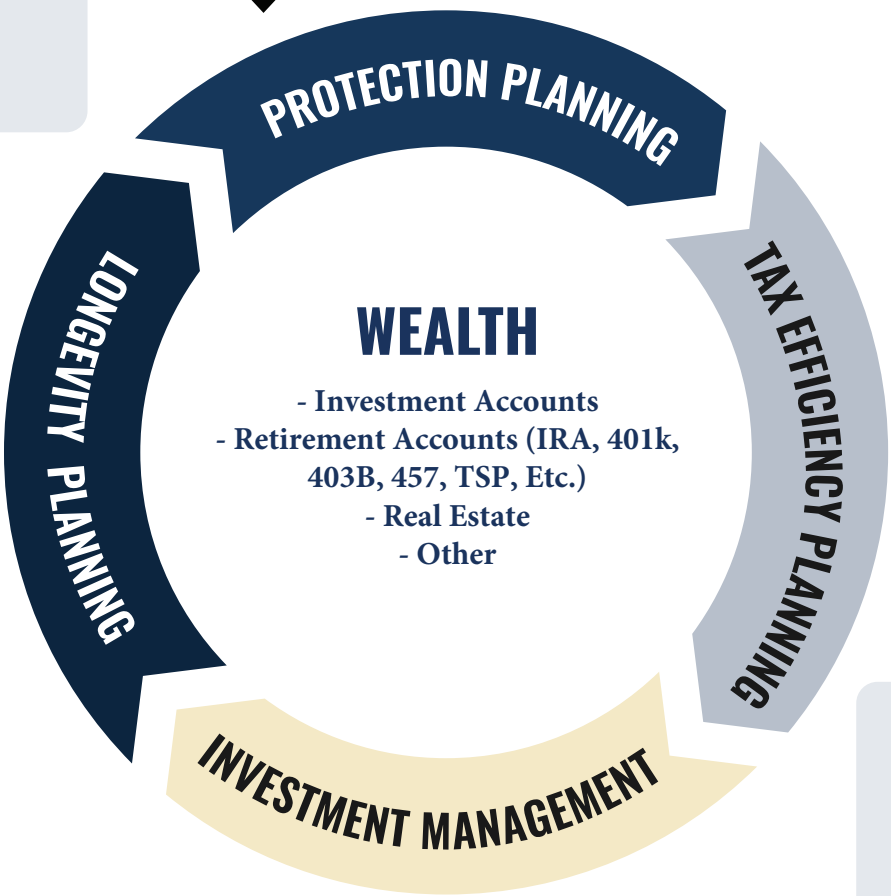
WHAT WE DO AT V.I.P.

INCOME to WEALTH to INCOME PROCESS

ACCUMULATION STRATEGIES

INCOME

- Employment
- Business
- Etc.



DISTRIBUTION STRATEGIES

INCOME FOR WORK OPTIONAL / FINANCIALLY INDEPENDENT LIFESTYLE

- Investment income
- Social Security
- Pension
- Etc.

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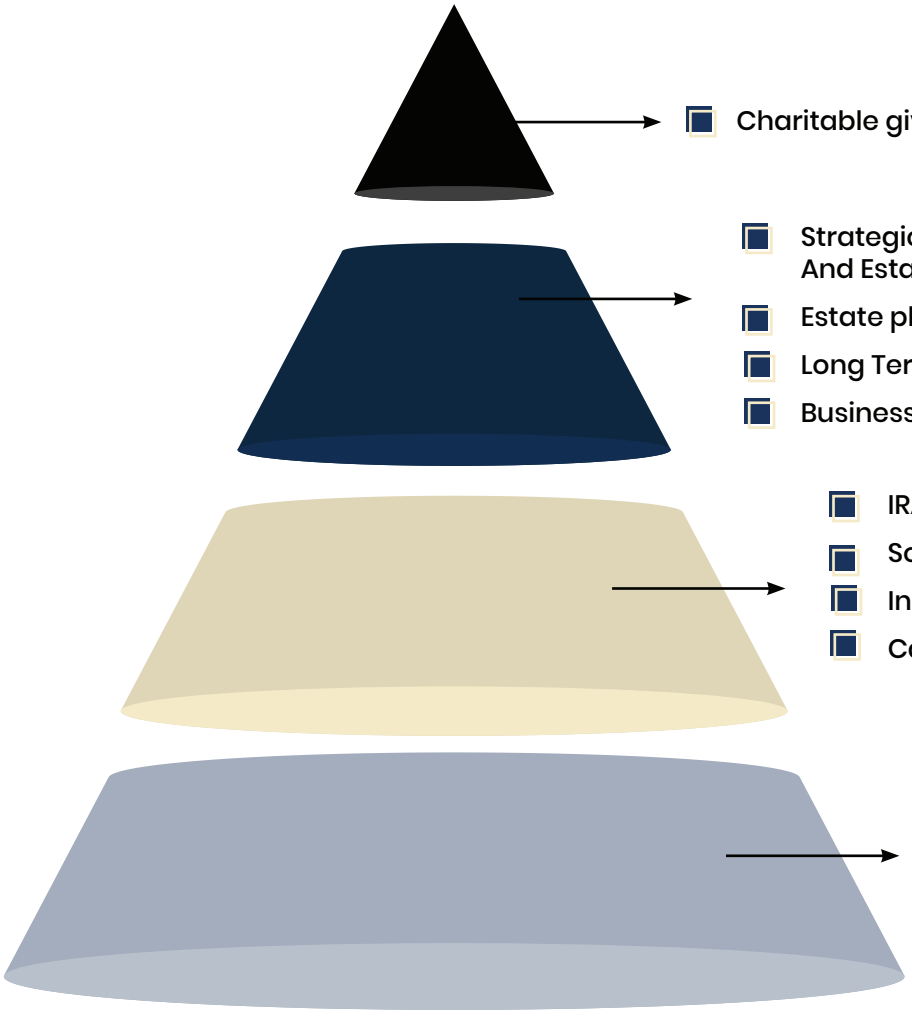
V.I.P. SERVICES PROVIDED TO YOU



- Charitable giving mission
- Strategic Planning with Tax Professional And Estate Planning Attorney
- Estate planning and family dynamics
- Long Term Care Planning
- Business succession planning
- IRA RMD Planning
- Social Security Income Planning
- Insurance and liability review
- Capital gain tax planning
- Regular Reviews
- Retirement planning
- Consolidated statement - paper or e-delivery
- Beneficiary Review
- Use of client access and RJ App
- Digital Document Vault
- Cash flow / Dist reporting
- Asset Allocation Monitoring
- Performance Summary Reports
- Education on outside work 401K plan
- All-inclusive account aggregation of external holdings

A LA CARTE FINANCIAL PLANNING

- Education Planning
- Risk Management & Insurance Planning
- Investment Planning
- Tax Planning
- Estate Review
- Retirement & Income Planning
- Tax Review

*Lists provided are for illustrative purposes only. Services listed may not apply to every client depending on each individual situation. Raymond James and its advisors do not offer tax or legal advice. You should discuss any tax or legal matters with the appropriate professional.

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WHAT TO EXPECT FROM THE TEAM

INITIAL MEETING DISCOVERY PROCESS

- Learning about you, your goals and what's important to you.
- What does a work optional lifestyle mean to you?
- What does financial independence mean to you?
- Understanding any special concerns/challenges.
- Gauging your risk tolerance.
- Communicating our value add and scope of service.
- Discussion of fees.

DEVELOPING FINANCIAL PLAN

- Gather data, documents, and statements for analysis.
- Feasibility analysis of work optional or financial independence.
- Begin drafting retirement income plan

FINANCIAL PLAN MEETING

- Presentation of plan.
- Review onboarding process.
- E Sign documents to establish accounts.

DEVELOPING INVESTMENT STRATEGY

- Consolidate investment assets
- Construct and implement income portfolio.

DEVELOP AND REVIEW FINANCIAL PLAN

- Work optional / Financial Independence plan.
- Protecting financial independence.
- Building your legacy.
- Charitable giving mission.
- Estate planning and family dynamics.

ONGOING REVIEW PROCESS

- Regular reviews for maintaining financial independence.
- Ongoing monitoring for income.
- Review statements.
- Keeping up to date on life changes, ad hoc income requirements, and goals.

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NEXT STEPS

Decide if a relationship with us would be beneficial.

Discuss relevant information we need to collect from you including existing bank and brokerage statements.

Set up a follow-up meeting or conference call.

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Please keep in mind that investing involves risk and you may incur a profit or loss regardless of strategy selected. Past performance does not guarantee future results. Diversification and asset allocation do not ensure a profit or protect against a loss.

In a fee-based account clients pay a quarterly fee, based on the level of assets in the account, for the services of a financial advisor as part of an advisory relationship. In deciding to pay a fee rather than commissions, clients should understand that the fee may be higher than a commission alternative during periods of lower trading. Advisory fees are in addition to the internal expenses charged by mutual funds and other investment company securities. To the extent that clients intend to hold these securities, the internal expenses should be included when evaluating the costs of a fee-based account. Clients should periodically re-evaluate whether the use of an asset based fee continues to be appropriate in servicing their needs. A list of additional considerations, as well as the fee schedule, is available in the firm's Form ADV Part II as well as the client agreement.

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