



# ALIGN

FINANCIAL



SERVICES AND PROCESS







*Align*  
We know how to  
help bring the  
pieces of your  
world together.

At Align Financial we're passionate about building long-term relationships with clients to help stand with you as you turn the pages of your unique financial story. We take great pride in this connection, and the level of uncompromising integrity our clients have come to know us for. With almost two decades of experience helping people make decisions about their money and their life, we bring a depth of experience cultivated from being fully engaged in the many chapters of each client's life. The trust and respect forged is what allows us to challenge our clients as they consider the many difficult decisions needed to help achieve financial freedom. We walk proudly beside them through these critical events.

# How We Are Compensated

We are compensated by advisory fees our clients pay, which are based on a percentage of the assets we manage. Some people occasionally ask us about hourly, or flat fee financial planning, but this is not something we currently offer.

Why don't we do this? We feel the real value in our relationship is how we work together over the years. Getting to know our clients and understanding their priorities and their values allows us to help them make better financial decisions. The value of those decisions doesn't always materialize unless that partnership is in place. That takes time. With that time comes the sense of confidence that our clients have developed by having an trusted partner and advocate in their corner.

So while we could charge potential clients thousands of dollars to create an elaborate 40 point plan and send you on your way to implement it yourself, as Dwight Eisenhower said "Plans are useless, but planning is indispensable." We've discovered our expertise and value really lies in the work we do together over long term relationships. However, there are a many talented CERTIFIED FINANCIAL PLANNER™ Practitioners that do offer hourly and flat fee financial plans, feel free to find one at [www.letsmakeaplan.org](http://www.letsmakeaplan.org).

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. These additional considerations, as well as the fee schedule, are listed more fully in the Client Agreement and the firm's Wrap Fee Program Brochure & Brochure Supplement for Ambassador or the firm's Form ADV Part 2A & Brochure Supplement for Passport.

## Included Services

Sharing in your journey is what drives us to provide the highest quality service. We want the best for you, and are passionate about providing results that help set you on course for a life of financial confidence.

Communication and trust is at the heart of everything we do. We are passionate about developing long-term relationships, standing beside you through the many changes that life inevitably holds for us all. We understand you and your needs because we share many of them, too. From financial priorities like retirement, or educating our kids, to other goals like career aspirations and creating a sense of community at home and at work, we view everything from a place of unity and understanding.





### **Financial Planning and Priority Setting**

This is where we identify what matters most to you. What are you trying to accomplish? What keeps you up at night? And of course – what's top of mind?



### **Tax and Estate Planning**

While we don't complete these services, we work with you and your other professionals to understand your tax return and estate plan and how life changes might impact those.



### **Cash Flow Analysis and Budget Support**

We use a unique method to help you ensure that your money is successfully aligned with your life and your priorities, both for the present and the future.



### **Retirement and Life Planning**

We help you understand your lifestyle today, and how that might translate into retirement given your current level of savings, spending and income.



### **Investment Analysis, Strategy and Implementation**

We developed a simple but sophisticated and disciplined approach to investing, and purposely guide you through it so you can easily understand what's happening.



### **Risk Management**

There are many ways to mitigate risks like illness or loss of work, but no matter what you decide to do, we make sure you understand how they affect your financial situation.



### **Employer Benefit and Retirement Plan Reviews**

We review external accounts, offer advice on employee or executive benefit packages and retirement accounts, and serve as a sounding board for contract negotiations.



### **Financial Organization and Security**

We provide a secure client portal for all your accounts, secure digital file storage, and best practices on file organization to help you protect yourself from identity theft.



### **Real Estate Planning**

We help ensure purchases are viewed within the context of your goals, while also offering clarity and perspective during what can be a very fraught experience.

A warm, sepia-toned photograph of two women. The woman in the foreground, on the left, has dark curly hair and is laughing heartily, her mouth wide open. The woman in the background, on the right, has blonde hair and wears glasses, smiling gently. The overall mood is joyful and professional.

# *Becoming a Client*

**NEW CLIENT ROADMAP**



*Let's begin by getting to know each other!*



### INTRO CALL WITH TANYA

We start with a 15-minute call to learn more about each other and get a general idea of where you're at today, and what's on your mind. We'll share a little about our process too, and each decide if we're a good fit.



### DISCOVERY MEETING

If we've both decided we're a good fit, this is our first in-office meeting. We'll get a clearer picture of your current financial situation, and dig into the questions that brought you to us in the first place.



### OBSERVATIONS MEETING

Here we give you some ideas to consider and some observations about your current situation and your plans for the future. This is also where you'll have the full picture of how we will work together.

*So you've decided you want to work with us.  
What's next?*



### A QUICK CALL WITH COOPER

After you've decided you're ready to get started we'll schedule a quick call to review all the information that has been gathered. This helps us get the paperwork prepared to get things off on the right foot.



### PAPERWORK MEETING

During this meeting, we will cover all of the steps in order to open your accounts, transfer your assets and ensure you fully understand what to expect from your partnership with Align Financial.



### STRATEGY MEETING

At this final onboarding meeting we cover what the future looks like for you. We review any pending action items, our investment philosophy, your accounts, your online access, and how we conduct future reviews.



### BEGIN ONGOING SERVICE

Finally, after completing the onboarding process we'll begin our regular review process, where we'll meet one to two times annually. We're grateful to welcome you to our Align Financial community!

A photograph of two glass vases on a dark, reflective table. The vase on the left is a round, bulbous shape containing a bouquet of green hydrangeas and small brown flowers. The vase on the right is a taller, more ornate glass vase containing a single large, light pink rose. The background is a softly blurred interior space with warm lighting.

# Alignment PROCESS

We serve you by understanding you. Through our extensive experience and expertise, we've developed a personalized approach to wealth and investment management; our Alignment Process.



# Wealth Management

## Key Principles:

- Create a flexible plan
- Serve as a reliable advocate
- Remain accountable
- Proactively communicate
- Build long-term relationships

We approach your finances in the same way that we approach our own: thoughtfully and holistically. Through getting to know you and forming a clear understanding of your unique story, we are able to connect your money with your life in a way that fosters confidence.

With almost twenty years spent refining our approach, we have a depth of experience cultivated through being a part of our client's many complex life transitions in life – like major job changes, launching kids into adulthood, unexpected loss, understanding their investments and so much more. These are just some of the ways we partner with them as they chart their own course.

Learning from our clients is a result of listening, paying attention, and meeting with you regularly. By listening and working to understand your underlying motives, hopes, and concerns, we can help you with your financial decision-making more effectively. This is what real financial planning is all about. It's important to pay attention to things other than just money and investments, as they can often influence major financial decisions in more ways than one might expect.

We see each personal situation like a puzzle, and you can't put a puzzle together without looking at the picture first. Our job is to help you put that picture in focus. It doesn't always happen right away, but over time the picture becomes clearer, and the pieces fall right into place seamlessly. This is when your money is aligned with your life.



# What to expect when meeting with us...



## UNRAVELLING YOUR STORY 1-2 MEETINGS

We utilize our initial meetings to help unravel all the different elements of your story so we can understand your money, and your life. What are your core values and beliefs? Who or what are the most important people, places, things? What do you worry about? What are you looking forward to? We take a thorough financial inventory of everything you own, what you owe and your current and future income. Then we use all of this information to start plotting out your next chapter in alignment with your unique needs.



## PUTTING YOUR PLAN INTO ACTION ONGOING

This is where implementation happens, as we get your financial inventory organized. Getting your financial house in order and keeping it that way takes time and expertise, so we do the bulk of the heavy lifting for you. We insist on being accountable and organized – so we keep an ongoing list of action items – recognizing they will be done over time as they move to the top of your priority list. We don't want to overwhelm you, so we take things one project at a time to ensure we're partnering to make good decisions for the present, and future.



## REIMAGINING THE POSSIBILITIES 1-2 MEETINGS

This is where education and plan development come in. We explain where you're at today, and how that connects to the plans we identified in our initial discussions. We explain your options and evaluate the tradeoffs of various decisions. Then we agree on a way forward, knowing that the decisions we're making now are never permanent. Through all complex transitions, we encourage you to remain open to change. It's important to create a flexible plan that keeps you in the driver's seat. This is a key principle in our planning process.



## TEAM WORK MAKES THE DREAM WORK 1-2 TIMES PER YEAR MINIMUM

After the design and implementation of your plan is complete, we'll continue to meet 1-2 times per year. We expect you to keep us updated on any life changes relevant to your plan, and we of course do the same. We also realize that planning is an ongoing process with surprises along the way. So while we know a conversation about downsizing may not happen right away, it definitely impacts other decisions we might make. We consider future possibilities to keep potential plans in the forefront as we evaluate various planning decisions today.





# *How we manage your investments...*



## **UNDERSTANDING RISK**

This is where we start. Every individual has a different relationship with and understanding of risk. How much risk do you need to take in order to achieve your goals? And what keeps you up at night? We value transparency and trust, so at this point you can expect to have a real conversation with us about your experience with and attitudes about money and investments. Rather than a one size fits all plan, we spend time listening to your unique story, and then helping you understand your perception and the reality of the risks in your financial life.



## **MANAGER SELECTION**

We create a portfolio of time-tested, trustworthy managers proven to be good stewards of capital. We choose both active and passive portfolio managers that invest in their own funds and focus on controlling costs. We look for firms who put the right incentives in place for portfolio managers, so they can focus on long-term results without taking unnecessary risks for potential short-term reward. By partnering with Raymond James and Morningstar, we filter the thousands of options, creating a select list of trusted investment managers.



## **ALIGNING YOUR PORTFOLIO**

What is the purpose of your funds? What job do they need to do and when? By creating a personal investment policy statement, we structure a portfolio aligned with your long-term plans rather than unreliable, short term stock market activity. Once in place, we use a strategic allocation informed by firms like Morningstar, Vanguard and Raymond James. This is reviewed and updated annually to account for changes in long-term assumptions like inflation, interest rates and economic growth; and the impact they might have on risk and expected return.



## **MONITOR AND REBALANCE**

A good plan is like a GPS: it tells us when we're off course. And as an investment portfolio grows, certain assets might grow faster than others and can begin to increase the risk of the portfolio. Rebalancing your account sells from the assets that have grown faster and buys those that are cheaper. But how often is enough? According to Vanguard's research, more activity in your account won't result in better risk adjusted returns, and often results in higher taxes. That's why we rebalance all portfolios every year, favoring discipline over frequent trading.



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My mission in everything I do is always to bring my best self to the people, families and organizations I serve; I never want to lose sight of what my clients have come to expect of me and my practice.

I am, and will always remain, fiercely independent in my advocacy for my clients and my profession. My objective first and foremost is to make a positive difference, and I see each day as a new opportunity to enhance the lives of those I serve.

This intrinsic feel for what's important in business and life in general helps to fuel my drive for the work I do both here at Align Financial, and beyond.







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