



# ALIGN

FINANCIAL



ALIGNMENT GUIDE







Working with you  
to 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 over 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, 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.

TOTAL ACCOUNT VALUE	MAX ANNUAL FEE
\$750,000 – \$1,000,000	1.47%
\$1,000,001 – \$2,000,000	0.97%
\$2,000,001 – \$3,000,000	0.87%
\$3,000,001 – \$5,000,000	0.82%
\$5,000,001 or more	0.72%

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).

As discussed in the Agreement, the Investment Management Fee is billed on a quarterly basis in advance, based upon the market value of the Assets on the last business day of the previous quarter as valued by the Custodian. See Terms and Conditions for further details.

# Included Services



## **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 man and a woman are sitting at a table, smiling and looking at each other. The man is on the left, wearing a brown sweater, and the woman is on the right, wearing a light green turtleneck sweater. They are both holding white coffee cups. The table is covered with a white lace tablecloth. In the background, there is a large window with a grid pattern, and some indoor plants are visible. The overall atmosphere is warm and intimate.

# 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.

# At Wealth Management

## Key Principles:

- Create a flexible plan
- Serve as a reliable advocate
- Remain accountable
- Proactive collaboration
- 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.

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.

# At Investment Management

## Key Principles:

- Transparency
- Evidence based
- Reasonable costs
- Disciplined
- Diversification

We believe investments don't have to be complicated. As such, we've developed a simple, but sophisticated and disciplined approach to managing our clients' investments. We have created an evidence-based approach to all the steps in the investment management process; believing that discipline, diversification and low/reasonable costs are the key investment principles needed to create long term wealth.

We only buy investments we can understand. We use time-tested, trustworthy managers that have proven to be good stewards of capital, and who actually own the portfolios they are managing. We also look for firms who put the right incentives in place for their Portfolio Managers, so they can focus on long term results and aren't incented to take unnecessary risks for potential short term reward.



# At Behind the Curtain

The following questions are designed to help you see "behind the curtain" of any firm with whom you might entrust your financial future.

## Are your recommendations truly in my best interest?

Imagine going to your doctor with a concern about your heart, and before running any tests, the doctor tried to sell you a pacemaker. The doctor then explained that you needed to act today before prices went up. Later you learned that the doctor was paid an extra to promote this particular brand of pacemaker. While absurd for the medical profession, this scenario closely resembles much of the investment world.

As a firm, we take very seriously our Fiduciary duty to always act in the client's best interest (vs. just trying to sell you a product). In addition to a legal obligation, for nearly 20 years, our advisors have been built on a foundation of placing the client's interest before any thoughts of our own compensation. We offer clients the same investment strategies used in our personal accounts and the accounts of our immediate family members. Our commitment to honest and ethical behavior has allowed us to build a very successful firm.

View our Fiduciary Oath [here](#). Watch a video comparing fiduciaries and stock brokers to butchers and dietitians [here](#).

## Will your recommendations be primarily focused in one area, or will they be comprehensive in nature? In other words, will I need to find another advisor for advice in other areas?

For our clients, we service as a single point of contact for all of their financial needs. As a CERTIFIED FINANCIAL PLANNER™ professional this includes coordinating every aspect of their financial needs. Each of our clients has a financial plan and we keep track of a financial action checklist detailing all of the actions needed to achieve their financial goals. As needed, these action items are coordinated with accountants, attorneys and other professionals.

## What types of clients do you typically work with?

At Align Financial we are dedicated to helping mostly women and a few awesome men take control of their finances with confidence and pride. Our typical client is usually within a few years of a transition like divorce, retirement, or widowhood. If you are the financial decision maker in your life, with a minimum of \$1,500,000 to invest in your retirement and are looking for a professional partner to help you align your money with the rest of your life, then we welcome the chance to discuss how we can work together for your success.

## How often will I hear from you?

We typically meet 1-2 times annually. Client education is a big focus for our firm. We publish monthly newsletters explaining what the headlines mean for our clients. In addition, clients are always welcome to call or email any questions or concern

## Will you help me solve any and all financial problems I may encounter?

Yes. We have assisted clients in solving an assortment of financial issues such as 401(k) plans, IRS audits, family deaths, disability, tax issues, real estate, debt, Social Security, Medicare, health insurance, college, gifting and almost any other financial issue imaginable. While we certainly don't have all the answers, through our networks of resources, we will not stop until a solution has been found..

## Where do you keep my money and how can I see it?

We selected Fidelity as our custodian because they have a long history of supporting independent advisors and allow us to do business in a way that puts our clients' interests first. This partnership gives us access to all of the home-office and regional management support that Fidelity offers.

Beyond that, we value the ongoing insight and consultations available to us regarding investment strategy, economic outlooks, and the complex world of compliance and regulation.

Your accounts can be viewed at any time by visiting [www.fidelity.com](http://www.fidelity.com).

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Align Financial, LLC is a State of Minnesota Registered Investment Advisor. Links are being provided for information purposes only.

Align Financial, LLC does not render advice on tax or legal matters. You should discuss any tax or legal matters with the appropriate professional.

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.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.





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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.