

# VIP Wealth Advisors

## CLIENT JOURNEY



### Discovery Call

Get to know each other and confirm fit.



### Engagement Agreement

Sign electronically via DocuSign.



### Set Up Payment

Choose your method securely in AdvicePay.



### Kickoff Call

Address immediate concerns & set priorities.



### Onboarding Survey

Share your goals, expectations, and financial details.



### Dashboard Access

**Financial Planning:** RightCapital  
**Investments:** Altruist or Schwab



### Unlimited Access to Your Advisor, Mark

Video calls, text, or email whenever you need guidance.



### Meeting 1: Data Review

Review your information and priorities.



### Meeting 2: Plan Development 1

Deep dive into taxes, investments, equity comp, insurance, retirement, estate docs, and education planning.



### Meeting 3: Plan Development 2

Refine projections, net worth, and cash flow.



### Enter Ongoing Service Calendar

**Fall Meeting:**  
Tax projection check-in

**Q4-Q1:**  
Tax Filing Prep & Submission\*

**Spring Meeting:**  
Strategy and plan updates

# The VIP Planning Process

**Discovery, Analysis,  
Recommendations,  
Implementation, and  
Monitoring.**

# The VIP Client Roadmap

## Setting the baseline and milestones for growth

VIP Wealth Advisors follows a clearly defined and consistently applied process across all client relationships, covering every major area of financial planning: goals, cash flow and budgeting, income taxation, insurance, investments, retirement planning, estate planning, and any areas of special concern.

We call this **The VIP Planning Process (Very Intentional Planning)** — a structured yet flexible framework designed for high-income, high-complexity clients who value clarity, precision, and proactive guidance.

# 1. Discovery

We begin every engagement with a thorough discovery phase to understand the client's full financial picture and personal priorities. This includes:

- Secure quantitative data collection via RightCapital and custom intake forms
- Soft data gathering on values, goals, decision-making style, equity compensation, and residency issues
- A virtual Discovery Meeting conducted via Google Meet, recorded and transcribed using Fathom, our AI note-taker

Fathom produces a full transcript, key insights, and an actionable To-Do list for every meeting. This documentation creates a shared reference point and ensures no detail is missed in the planning process.

# 2. Analysis

We perform an in-depth analysis of the client's financial position across all core planning areas:

- **Cash flow and spending**
- **Tax return review and multi-year projections**
- **Investment allocation and risk exposure**
- **Insurance adequacy and liabilities**
- **Retirement readiness and strategy**
- **Estate structure, titling, and legacy planning**
- **Special situations (equity comp, multi-state tax issues, business ownership, real estate holdings)**

Our analysis combines professional judgment with data-driven tools, allowing us to identify risks, gaps, and opportunities unique to the client's situation.

# 3. Recommendations

**Tailored recommendations are developed and presented in a live virtual meeting**

**Each client receives:**

- ➔ **A summary of planning recommendations**
- ➔ **Prioritized action steps based on urgency, impact, and feasibility**
- ➔ **A personalized To-Do list synced to the meeting discussion**
- ➔ **A recap email and PDF summary for ongoing reference**

We also create and assign action items directly within RightCapital Tasks, allowing clients to track and manage planning items within their client portal. This reinforces accountability and makes it easy for both advisor and client to stay organized.

# 4. Implementation

While we do not directly implement all recommendations (e.g., insurance or legal document execution), we maintain a documented process for tracking client progress:

- **Action items are assigned in RightCapital Tasks**
- **We track which recommendations have been accepted, declined, or deferred.**
- **Follow-ups are built into our review schedule.**



# 5. Monitoring

All clients are on a proactive service schedule with at least two review meetings per year, plus unlimited support via phone, text, or video. During each review, we:

- **Revisit goals, priorities, and any life changes**
- **Review progress on prior recommendations and open tasks**
- **Update the RightCapital financial plan to reflect new data and decisions**
- **Adjust investment and tax strategies proactively**
- **Add or update client To-Do items within RightCapital and follow up accordingly**



# 24/7 Access

**Using hand-picked, secure technology to allow on-demand access to your plan and records.**

By combining Fathom's transcripts and summaries with RightCapital's task management tools, we maintain a thorough, transparent, and continuously updated record of the planning relationship, ensuring clients stay on track with confidence and clarity.

