



## Some Frequently Asked Questions with regard to Piton Financial Services

- How do I fit financial planning into my busy life?
  - A busy schedule may be the best reason to find a trusted professional to help! There IS an investment of time into a financial planning relationship, but the resulting structure and attention to detail pay off in many ways. Taking time to establish goals and objectives, then focusing on analysis, strategy and execution of plans is the difference between wishing and accomplishing.
  - We will guide you through the process, helping you plan more effectively and more quickly than you could on your own. The busier you are, the more you need that help!
- Do I have enough assets to work with a financial planner?
  - We charge advice-based fees. You pay us first to help organize your financial affairs, then to help you determine your objectives, and finally to create a system of monitoring and refinement of the outworking of your plan. Depending on the complexity of your situation, that fee will vary.
  - We do have entry-level planning options available that cost about the same as a good cup of coffee every weekday for a month and our minimum amount for invested assets is \$250,000.
- Don't financial planners just invest assets for their clients?
  - While we do manage wealth for most of our clients, much of a client's net worth may be in real estate, stock options, illiquid securities, or employer-sponsored plans. We meet each client where they are and assist with advice-based planning regardless of what class or classes of assets comprise their portfolio.
- I am getting close to retirement and am feeling overwhelmed by all the decisions that need to be made. How can you help me?
  - This is one of our specialties. We gather details regarding each decision you will face, bring the information together, and then provide actionable advice. Typically, this includes pension and investment options, tax planning, estate planning, social security decisions and medical insurance transitions.
  - We will work hard to keep you from making mistakes and provide you with confidence that your money will comfortably last the rest of your life. You may even be able to leave a legacy to your children, grandchildren or charities about which you are passionate.
  - From working each day to earn a living, to organizing and managing assets to provide cash flow is a big transition – both technically and emotionally. That's why Piton Wealth is here to help!