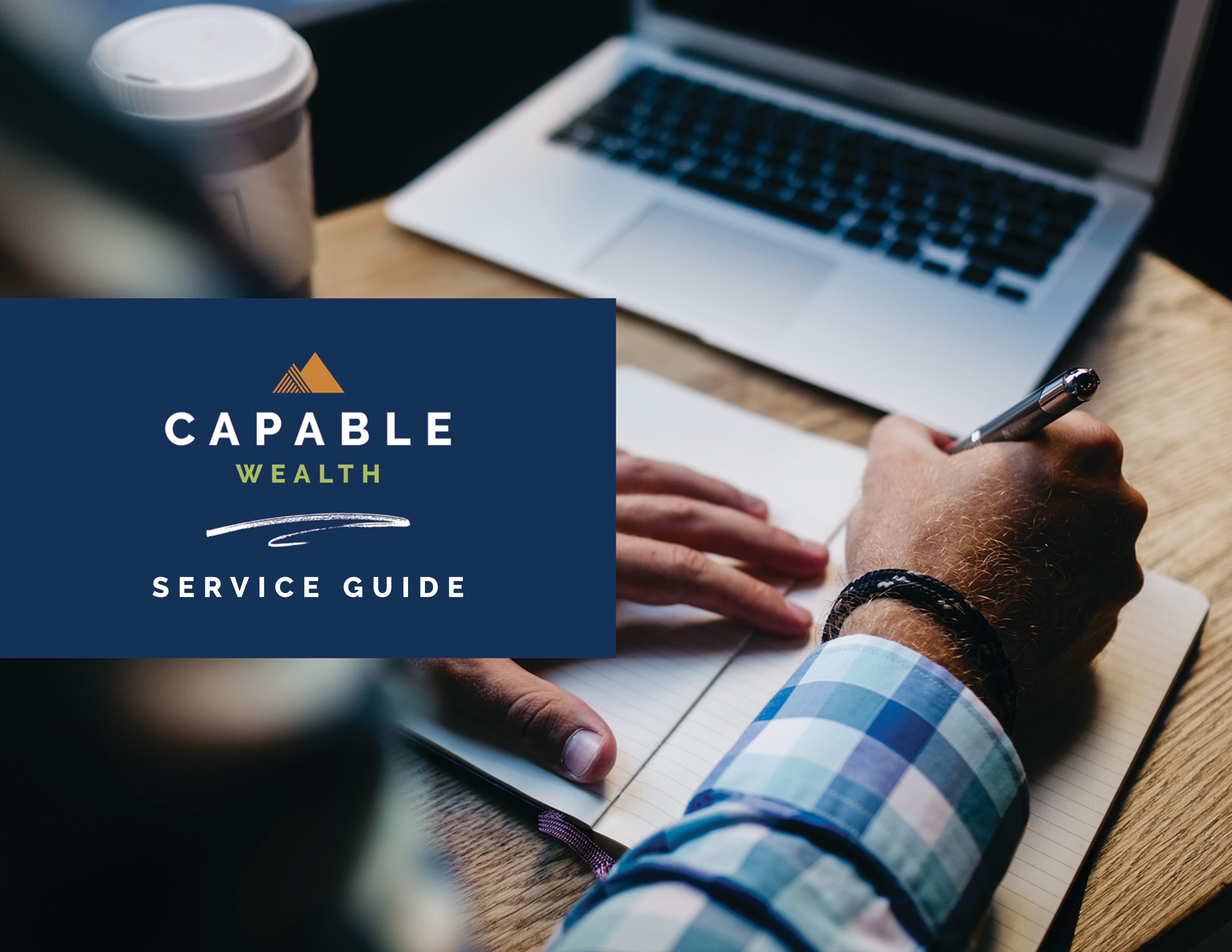
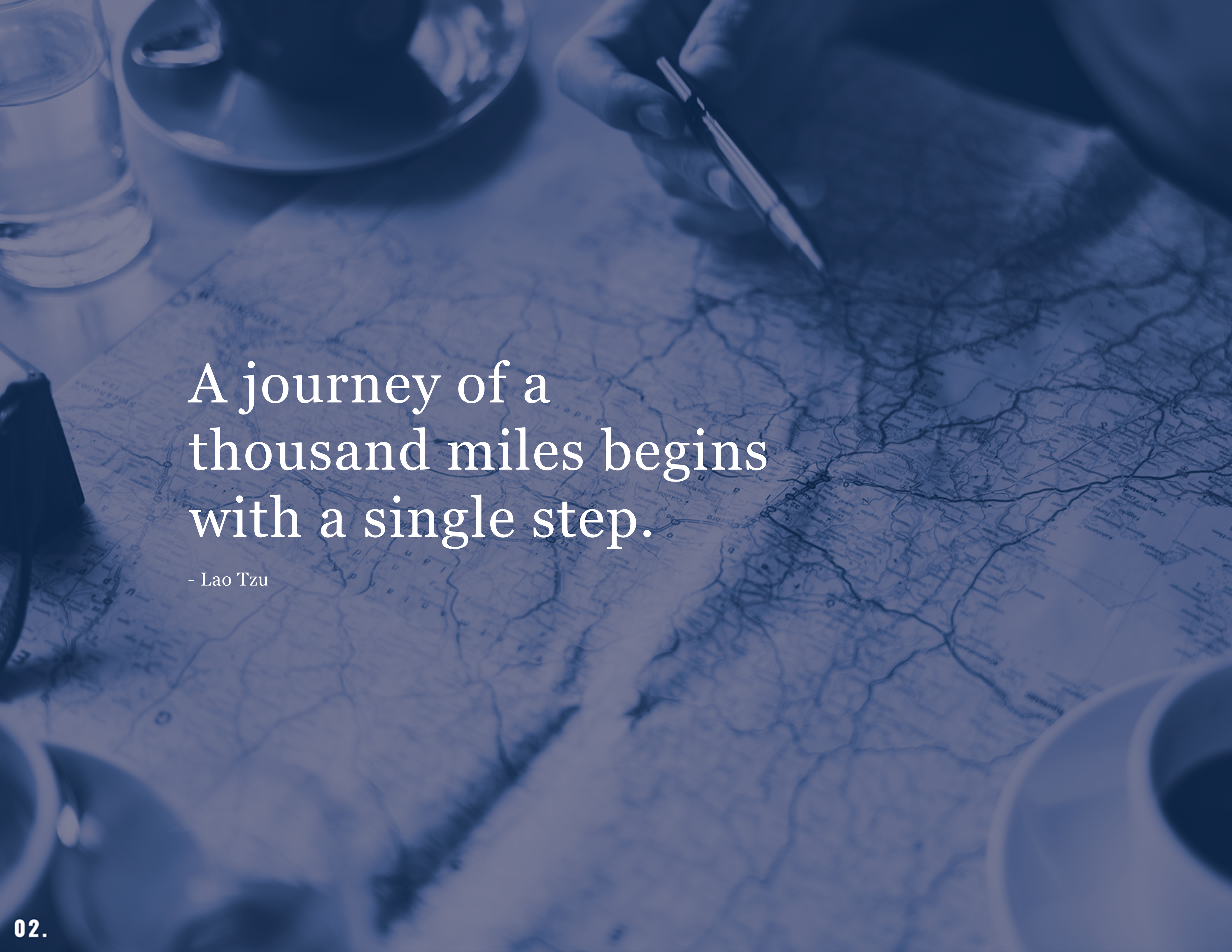


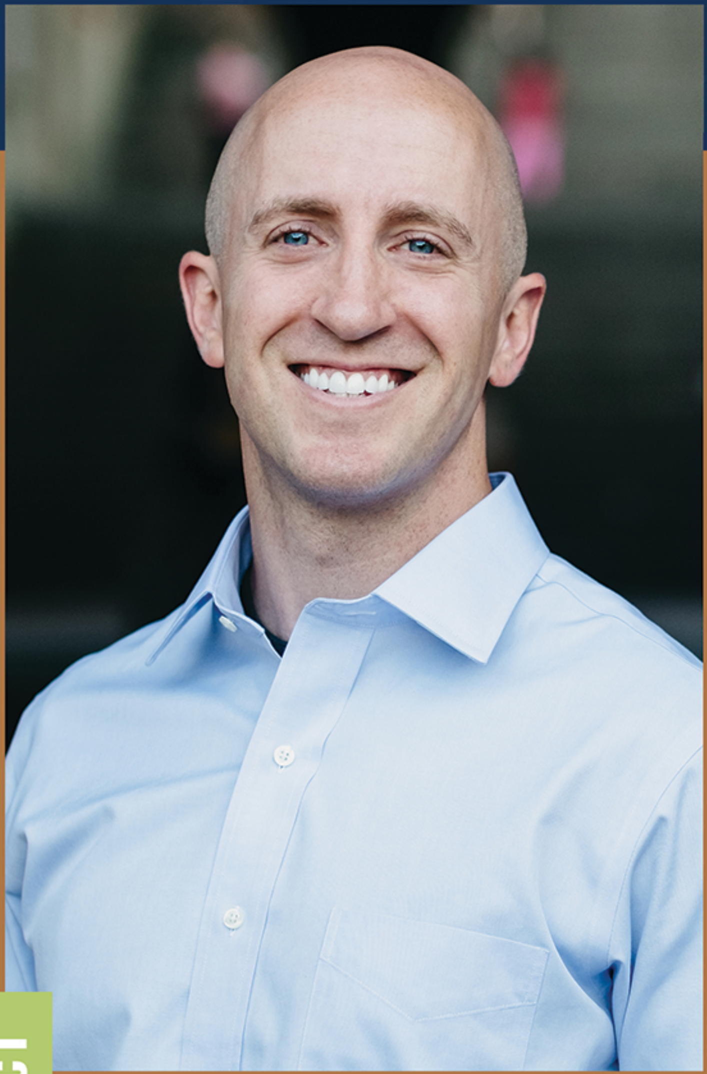
CAPABLE WEALTH

SERVICE GUIDE



A journey of a thousand miles begins with a single step.

- Lao Tzu



CONTACT

518-290-7723
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HI, I'M JARED

I'M EXCITED YOU'VE TAKEN THIS FIRST STEP ON YOUR FINANCIAL JOURNEY

Financial planning isn't an event; it's a journey toward something better! I'm so glad you're interested in taking that journey with Capable Wealth.

We have a truly robust service offering that revolves around financial planning and integrates areas such as lifestyle optimization into the conversation. Ultimately, it's about figuring out what you envision your dream life to be, and plotting the course to move toward that in the most efficient manner.

We also have a strong passion for working with business owners, and have built out a dynamic business consulting arm of our practice that will help take your business to the next level.

Interested in learning more? Keep reading through this brochure or reach out to us for a more in-depth conversation about how we can help you achieve your dreams.

Jared

How can you help me?

What exactly does a real financial planner do for me?

These are questions I often get from those who haven't worked with a highly-trained Certified Financial Planner.

The short answer: A LOT!

I wanted to use this booklet to give you a glimpse into the types of services we provide our clients, and the process we guide you through. It is broken up into the general phases of life, along with an overview of services.

Please note: This is not an exhaustive list, and many services might be applicable to multiple phases of life. After all, there is no one path.

A GOAL WITHOUT A PLAN IS JUST A WISH

ANTOINE DE SAINT-EXUPÉRY

STAGES OF THE FINANCIAL LIFECYCLE

EARLY STAGE PROFESSIONALS

Family Planning

First-Home Purchase

Debt Analysis & Payoff Plan (Student Loans)

College Planning for Children

Wedding Expense Planning

FAMILY & CAREER GROWTH

Workplace Benefits Analysis & Optimization

Salary Negotiation Coaching

Beneficiary Audits

Credit Report & Score – Review and Improvement Planning

NEARING/IN RETIREMENT

Retirement Income Planning

Estate Planning Coordination

Charitable Giving

Investment Portfolio Management

GENERAL PLANNING SERVICES

Lifestyle & Career Design

Budgeting & Cash-Flow Analysis

Debt Analysis & Pay-off Planning

Financial Plan Development

Account Aggregation, Organization & Analysis

Goals Planning & Analysis

Retirement Planning & Projections

Investment Management

Creation of Financial Statements

And more...

OUR PROCESS

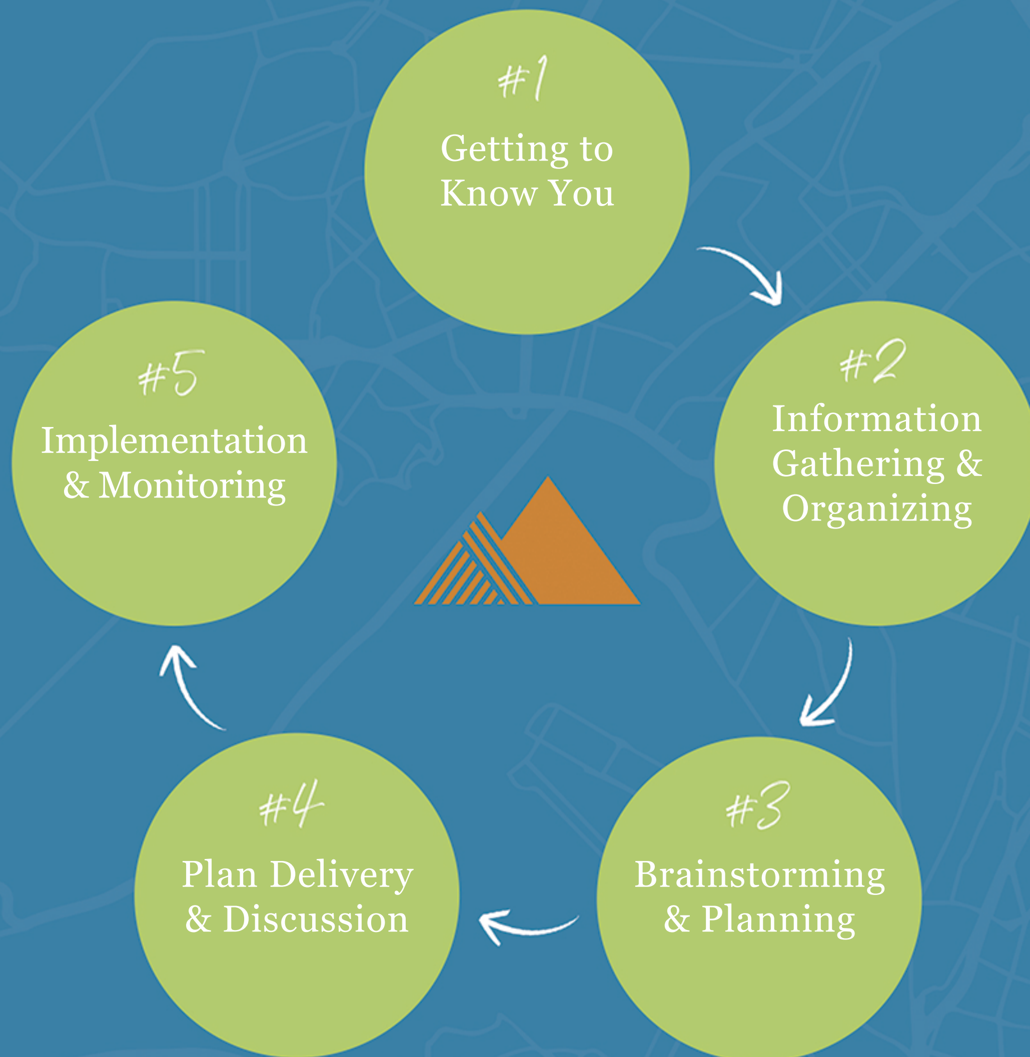
Financial Planning is truly a journey.

All throughout life we deal with changes that need to be addressed, and at each twist and turn Capable Wealth will be there to help you make the best decisions for you and your family.

The one thing to understand is that the most important part is to actually implement your plan, and execute upon the recommendations. Without action, no plan can help you.

Most people don't plan to fail, they fail to plan.

- John J. Beckley



OUR PROCESS

GETTING TO KNOW YOU

True advice cannot be given without a deep understanding of your situation, goals, values, and priorities. We will dig deep to ensure all recommendations are truly relevant to what you desire, and align with your values.

INFORMATION GATHERING & ORGANIZING

In this phase we will compile all information necessary to get a strong understanding of your current situation. As the saying goes "you must first know where you are in order to get where you are going."

BRAINSTORMING & PLANNING

The behind-the-scenes part of planning where Capable Wealth will complete a full analysis and assessment, plan out numerous scenarios and "what-ifs", and compile a list of recommendations and action steps.

PLAN DELIVERY & DISCUSSION

You will receive your plan, complete with a full understanding of your current situation, what recommendations we have for you, and the specific steps you need to begin taking to implement the plan and move toward your goals.

IMPLEMENTATION & MONITORING

Lastly, Capable Wealth will guide you through implementing your plan, hold you accountable for its execution, and monitor progress of action items and investments. We act as the personal trainer helping you get financially "fit."

Service Calendar

Want to know what we're doing throughout the year, even when we're not meeting with our clients? Transparency is important to us, so here is a high-level overview of our service calendar, which shows the areas we focus on throughout the year to make sure each of our clients are staying financially "fit." We'll continue to analyze and address any improvements needed to areas such as your investment portfolios, credit report and score, workplace benefits, and much more...

JANUARY	FEBRUARY	MARCH	APRIL	MAY	JUNE
Annual Performance Report/Review	Update Financial Planning Projections	Quarterly Newsletter	Check-In On Ongoing Financial Planning Tasks	Internal Portfolio Review & Rebalancing Analysis	Insurance Policy Review/Check-In
Internal Portfolio Review & Rebalancing Analysis	Weekly Newsletter	Internal Portfolio Review & Rebalancing Analysis	Prior Quarter Performance Report	Internal Investment Committee Meeting	Weekly Newsletter
Internal Investment Committee Meeting	Internal Portfolio Review & Rebalancing Analysis	Weekly Newsletter	Internal Portfolio Review & Rebalancing Analysis	401(k) Election Review	Internal Portfolio Review & Rebalancing Analysis
Annual Budgeting & Debt Review	Internal Investment Committee Meeting	Internal Investment Committee Meeting	Weekly Newsletter	Educational Event On Investments	Internal Investment Committee Meeting
Check Annual Credit Score	Capital Gains Tax Reporting Summary	IRA Contribution Check-In	Internal Investment Committee Meeting	Weekly Newsletter	
Weekly Newsletter		Retirement Planning Check-In	Financial Accounts Analysis - Bank Fees, Savings Account Yields, etc.	Salary Benchmarking Review	

Investments · Financial Planning · Reporting / Newsletter · Client Event

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Service Calendar

JULY	AUGUST	SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER
Prior Quarter Performance Report	Check-In On Ongoing Financial Planning Tasks	Weekly Newsletter	Financial Planning Educational Event	Internal Portfolio Review & Rebalancing Analysis	Weekly Newsletter
Mid-Year Cash Flow Check-In	Weekly Newsletter	Internal Portfolio Review & Rebalancing Analysis	Internal Portfolio Review & Rebalancing Analysis	Weekly Newsletter	401(k) Election Review
Internal Portfolio Review & Rebalancing Analysis	Internal Portfolio Review & Rebalancing Analysis	Internal Investment Committee Meeting	Prior Quarter Performance Report	Internal Investment Committee Meeting	Internal Portfolio Review & Rebalancing Analysis
Internal Investment Committee Meeting	Internal Investment Committee Meeting	Estate Planning Check-In	Internal Investment Committee Meeting	End-Of-Year Tax Planning Meeting	Internal Investment Committee Meeting
Weekly Newsletter	Social Security Analysis/Tracking		Weekly Newsletter	Student Loan Analysis/Update	
Annual Client Appreciation Event					

Investments · Financial Planning · Reporting / Newsletter · Client Event

BUSINESS SERVICES

At Capable Wealth, we have a real passion for working with business owners and helping them realize their dreams of growing a strong and vibrant business.

Over the years, I've been involved in several businesses in industries such as finance, real estate, sports, and healthcare. Through these experiences I've developed a keen understanding of what it takes to build a successful business, and have a unique ability to strategize and plan through the three phases of a business – Start-Up, Growth, and Succession/Exit.

On the next page is a diagram detailing some of the services we can help you with, separated by the phases of a business' lifecycle. You'll also see a number of services that span across the different phases, listed under "General Services".

THE BEST WAY TO PREDICT YOUR FUTURE IS TO CREATE IT

PETER DRUCKER

STAGES OF BUSINESS GROWTH

START-UP PHASE

Business Plan Creation

Marketing Strategy Assessment

Business Entity Analysis

Strategic Planning

Creation of Action-Oriented Priority List

GROWTH PHASE

Retirement Plan Formation & Management

Compensation & Benefits Analysis

Growth Planning
Sales & Growth Forecasting

SUCCESSION/EXIT PLANNING PHASE

Valuation Services

Succession/Exit Planning

Acquisition & Sale Strategies

Business Broker Connections

GENERAL SERVICES

Business Plan Creation

Strategy Planning

Cash-Flow Management

Risk Assessment & Management

Banking & Lending Solutions

Strategic Contacts

Insurance Needs

Buy/Sell Agreements

And more...

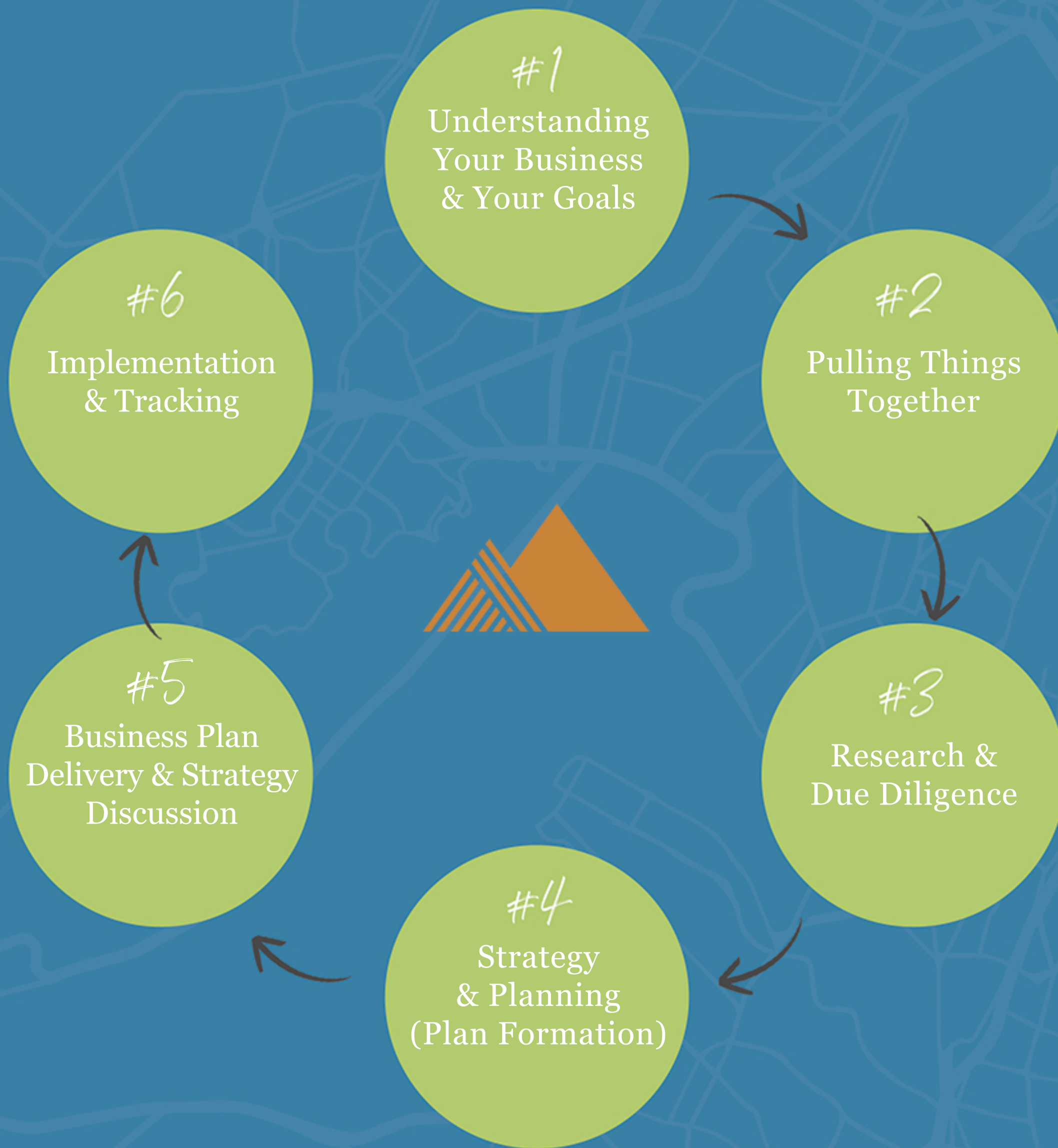
BUSINESS PLANNING PROCESS

Ongoing strategic planning is more crucial now than it has ever been.

With rapid technological changes taking place each day, businesses must work harder than ever to keep up with evolving marketplaces.

From the rise in new marketing platforms, and the prevalence of social media, any business is susceptible to losing market share in a short period of time.

No Business can rest on its laurels.



The secret of getting ahead is getting started.

- Mark Twain

OUR PROCESS

UNDERSTANDING YOUR BUSINESS & YOUR GOALS

Deep-dive meeting to discuss where your business currently is, and what vision you have for it.

PULLING THINGS TOGETHER

Gathering data and info about the business to form a solid understanding of its current state.

RESEARCH & DUE DILIGENCE

Additional market research is performed to compare and contrast your business to the industry and other similar successful businesses.

STRATEGY & PLANNING (PLAN FORMATION)

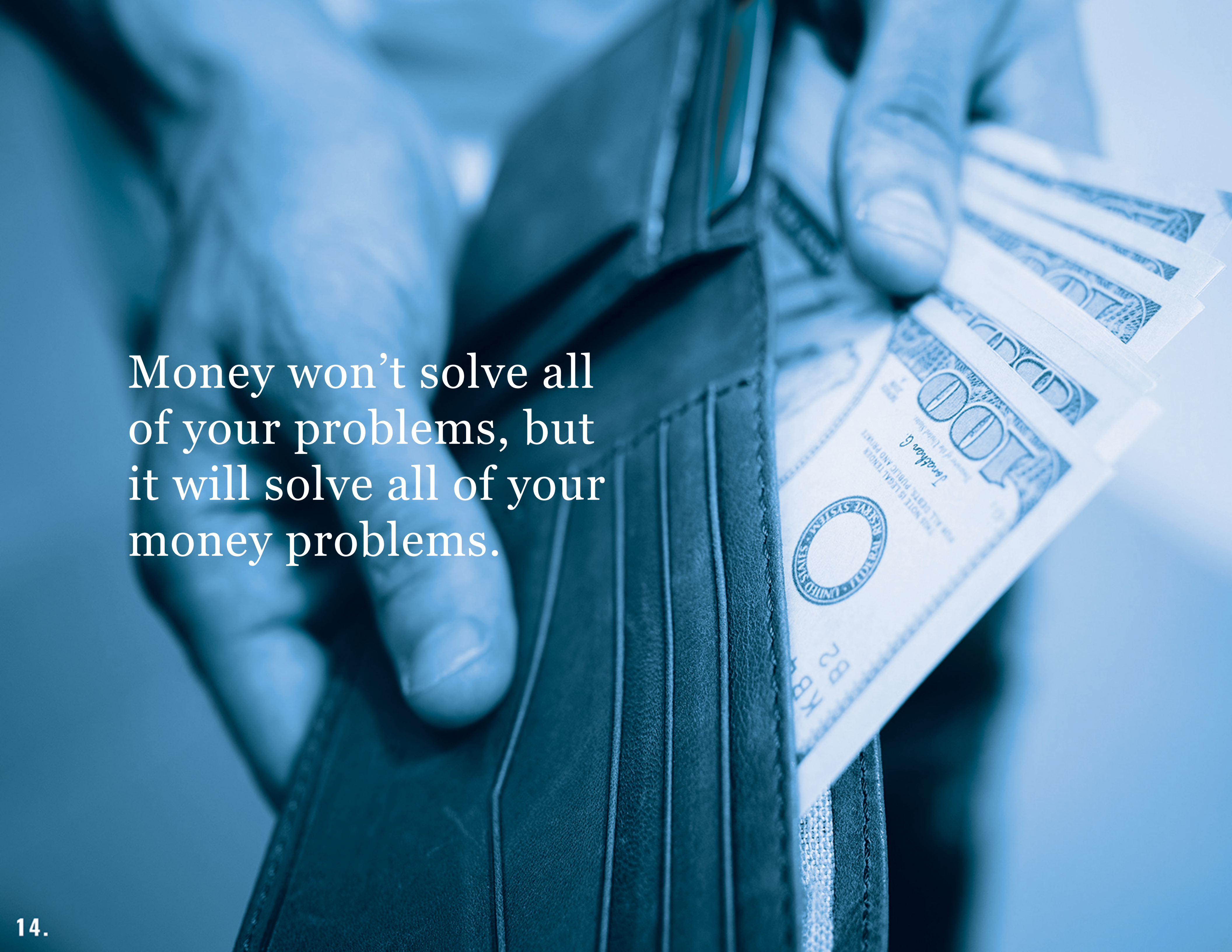
Capable Wealth digs deep to create a robust plan based on owner's input, market research, and strategic outlook.

BUSINESS PLAN DELIVERY & STRATEGY DISCUSSION

The plan and strategy are delivered to business owner. This will include specific recommendations and action-items.

IMPLEMENTATION & TRACKING

The plan is put into action and monitored on an on-going basis.



Money won’t solve all of your problems, but it will solve all of your money problems.

FAQ

The finance industry is quite large and complex. So, it's understandable that many people have questions about terms they've heard and areas they are interested in. Here are some of my most frequently asked questions. If you have a question that isn't addressed below, please feel free to reach out!

What is a fee-only advisor?

A "fee-only" financial advisor is one that only gets paid through fees that come from their clients. As a fee-only advisor, I do not earn any commissions on products my clients use. This helps to minimize any conflicts of interest, and make sure my recommendations are driven solely by the needs of my clients.

Why did you get the CFP® designation?

I chose to become a CERTIFIED FINANCIAL PLANNER™ because of my continued drive to educate myself and keep current with the highest quality planning strategies and techniques. Less than 20% of the industry has the CFP marks, and I'm proud to be among them and continue learning so I can best serve my clients.

What types of clients do you work with? Who can I refer to you?

My specialty clients are business owners who have an established business and looking to grow. They need help solidifying their personal financial plan, and would also benefit from working with an established business consultant.

CAPABLE WEALTH

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