



Our Planning Philosophy with eMoney

What Are Your Goals?

Your financial goals are essential. They are not merely "expenses" – they are your hopes and dreams, given a dollar value and placed on the timeline of your life. We will capture these goals – descriptions, timeframes, amounts – and rank them in importance, setting off on an interactive process of dreaming, valuing, organizing, and rearranging, in which you can focus on using your money to fulfill your needs, wants, and wishes. Think of this as a conversation about what's important to you. Financial planning does not have to be a session in the dentist's chair – it can be fun.

What Do These Results Mean?

Although we will provide you with a written plan, a written plan is not a strategy; instead, a strategy is the evolution of a central idea to continually changing circumstances. As your life changes and the world around you acts in its way, a written plan loses its relevance, the way a new car loses its value the moment you drive it off the lot. A plan is not effective if you do not understand it or feel overwhelmed by many numbers. If you feel overwhelmed, you are less likely to take the necessary actions to implement the recommendations. Using this dynamic tool, eMoney, we want you to feel comfortable with the results even before presenting them to you. We hope that whatever we do deliver, we will do so in straightforward, uncomplicated language.

We never tell you your money runs out, and therefore, you fail. Instead, we present your probability of success. We identify how close you are to each goal. We demonstrate how the right adjustment can help you achieve your goal.

I'll Understand This Better If I Do It Myself

The "Client Website" feature of eMoney allows us to work collaboratively, either in real-time or independently, from our computers. You have the option to review or edit your plan at your convenience using the "Client Website," which allows you to enter much of your information yourself. Even better, you can link your accounts to your website. This way, the values we use for this plan will be updated each day, yielding more useful results.

How Do I Figure Out the Value of the Process?

We call this type of planning "3-D Chess." You can find answers everywhere – online, from friends, from other advisors. The KeyAMS Strategic Financial Planning Process evaluates your best moves in the context of the other actions you can make. We compare the relative value of your decisions by how they might play out over time, analyzing their Net Present Value (NPV) to compare costs and benefits today with those in the future.