Bright Financial Advisors, Inc.

Andrew M. Price, CFP®
Brookes L. Welc, CFP®
Maxwell T. Gilliam, CFP®

450 W. Centre Ave, Suite C
Portage, MI 49024-5387
Phone (269) 373 2700
Fax (269) 345-5712

Thank you for your interest in Bright Financial Advisors. If you choose to work with us, the first few months can be a whirlwind of paperwork and information. We have created this overview to help you understand what you should expect over the next 6 – 12 months. We are excited for the opportunity to help you attain your financial goals!

Steps to Client Onboarding:

Initial meeting

- As the first step of the process, we ask for you to please our Initial Meeting Information Sheet. Once we received this, we will then reach out to schedule an initial meeting with one of our Certified Financial Planners®. This meeting is always complimentary.
- At the complementary initial meeting we will be able to learn more about what your financial goals are and will share with you how Bright Financial does business, discuss our fee structure, and answer any questions you may have. We will give you details in regard to the next step which would be for us to develop a personalized, comprehensive financial plan for you.

Plan Presentation meeting

- If you have chosen to do so, one of our planners will create a personalized financial plan for you, using the information provided on your initial meeting information sheet. In order to create your personalized financial plan, we will need the following documents (if not already provided):
  - Last two years of tax returns
  - Last two pay stubs
  - Bank statements
  - Investment account statements
  - Employer sponsored retirement plan (401k/403b) investment options
  - Employee Benefits Summary
  - Life Insurance and/or LTC Ins Statements
  - Latest Will and/or Trust
- Once your plan has been created, we will schedule a time for you to come into the office for a Plan Presentation meeting, where we will outline the comprehensive plan that we have created for you. We encourage questions and we can make any changes necessary.
- If you choose to become clients, we will need the following information/items to create account paperwork (if not already provided):
  - Your Social Security Number(s)
  - Copy of your Driver's License(s)

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- Names, DOB, and Social Security Numbers for anyone who you would like listed as a beneficiary
- Full statements of any accounts you would like to transfer
- Routing number and full account number for any bank accounts you would like linked to your TD Ameritrade accounts. If this is a checking account, please provide us with a void check.

Paperwork signing

- We will schedule a time convenient to you, to sign all account applications, supporting paperwork and compliance documents.
- At this time, we will begin the management of any employer sponsored retirement plans.

Opening your new Charles Schwab Accounts

- Good news, you do not have to do anything for this step! We will process all the account and supporting paperwork to open your accounts and request any transfers into these accounts. Please note, transfers can take up to 45 days to be processed from the previous contra firm.

Receiving account confirmations and correspondence from Charles Schwab

- We would like you to be aware that there will be numerus one-time account confirmations and correspondence from Charles Schwab over the first few months following your accounts being opened, transfers being completed, and investment options being made in your account. You do not need to do anything with these confirmations and correspondences.

Financial Planning Review

- Once all of your accounts are opened and all transfers are complete, you will receive a call or email from a staff member to schedule your first planning review.
- Our advisors like to meet once your onboarding is completed for your first planning review. Then every six months for additional planning reviews to make any necessary updates to your financial plan and discuss strategies that we should consider. We want to ensure that we are doing everything we can do for you.
- If you have concerns or questions between your planning reviews, please do not hesitate to call the office!

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There are a few other items that we would like to you to be aware of:

- **401k / Employer Sponsored Plans** – If you change your Employer Sponsored Plan log-in information, please notify our office. This ensures we are considering all accounts balances and contribution amounts when making planning and tax withholding recommendations.

- **Schwab Alliance** – Charles Schwab allows you to access your account information through their client portal, SchwabAlliance.com. You will receive instructions on how to set up your UserID and password once all of your accounts are open.

Please do not hesitate to contact our office at (269) 373-2700 if you have any questions along the way.
We look forward to the opportunity to work with you!