



Financial Planning

A custom plan built around your questions, goals, and priorities.

Answers in weeks, not months | No accounts to move | One flat fee

Most people who call us have a few questions that keep coming back. Can we retire, and when? Are we paying more tax than we need to? Are we invested the right way for what's ahead? What happens to my spouse if something happens to me?

You get clear answers, in writing, in weeks, not months. You keep your accounts where they are, and you don't have to hire us to manage anything.

What you'll know when we're done

- **What retiring at different ages could look like**, compared side by side.
- **What you can spend each year**, and how that holds up in a bad market.
- **Opportunities to reduce taxes**, now and in the years ahead.
- **When to claim Social Security**, for both of you.
- **Whether your investments fit what's ahead**, and what to change if they don't.
- **How your spouse would be provided for**, through insurance, beneficiaries, and estate documents.
- **What steps to take next**, and in what order.

Taxes touch nearly every one of these decisions, so your plan weighs them together. A Roth conversion, for example, changes your tax bill, your Medicare premiums, and what your children inherit.

What you'll take home

- **Plan at a Glance.** Your bottom line on one page.
- **What We Found.** Your biggest opportunities, with estimated effects and the assumptions behind them.
- **Your Written Plan.** The full analysis and our recommendations.
- **Your Action Items.** Prioritized steps, each with a suggested completion date.
- **Where Things Stand.** What's done, what's open, and what's next.

What you don't have to do

- | | |
|---|---|
| ✓ Move your money. Nothing to transfer. | ✓ Sign a long-term contract. It's a one-time engagement. |
| ✓ Meet an asset minimum. There isn't one. | ✓ Buy a product. We don't sell products or earn commissions. |
| ✓ Prepare for the Initial Call. Just bring your questions. | ✓ Pay it all up front. Three installments, full refund within five business days of signing. |

What it costs

\$4,000 per household: \$2,000 when you sign, then \$1,000 at 30 days and \$1,000 at 60 days, paid by ACH from your bank account. Nothing comes out of your investment accounts. If you change your mind within five business days of signing, you get a full refund. Want to read the agreement first? Ask, and we'll send you a copy.

How it works

It starts with a 30-minute Initial Call, by phone or video. Tell us what's on your mind and any deadlines you're facing. It's a conversation, not a sales pitch, and it isn't a way to get you to move your investments. If we're not the right fit, we'll tell you.

If it fits, a separate discovery meeting of about 60 minutes comes next, with no fee. The engagement lasts 90 days from the start date in your agreement. Your documents are due within seven days of signing, and if they arrive on time, your plan presentation is about two weeks after you sign. Then we work through the plan with you in three working meetings, one area at a time, with clear instructions for each recommendation.

When your plan is done

The plan is yours to keep, with nothing more to pay. Some clients carry it out on their own. Others ask us to stay involved through Ongoing Planning: we keep your plan current year after year, from planning meetings offered each spring and fall to managing your investments at Fidelity. The fee is a percentage of the assets we manage. The accounts we manage are held at Fidelity, so accounts held elsewhere move there, and we help with the transfer. You decide at the end.

Who you'll work with

Kevin Jacobs, a **CERTIFIED FINANCIAL PLANNER® professional**, founded Step By Step Financial in Tulsa in 2008 and leads every planning meeting. **Kelly Payne, FPQP™**, our paraplanner, gathers your information and keeps everything on schedule. **Donella Jacobs**, our Client Service Specialist, handles scheduling and paperwork along the way.

We are a fiduciary, which means we're required to act in your best interest. We are also fee-only: our advisory fees are paid by our clients, and we don't earn commissions. Tax preparation is available separately through Step By Step Tax Solutions, LLC, a separate firm also owned by Kevin. You're never required to use it.

Let's talk

Schedule your Initial Call at stepbystepfinancial.com/schedule or call 918-806-1030.

This guide summarizes our Financial Planning service. Your Financial Planning Services Agreement and our Form ADV Part 2A govern the engagement and are provided before you sign. Step By Step Financial, LLC is an investment adviser registered with the Oklahoma Department of Securities. Registration does not imply a certain level of skill or training. Estimates and projections in a financial plan are based on assumptions that may not occur and are not guarantees.

Certified Financial Planner Board of Standards Center for Financial Planning, Inc. owns and licenses the certification marks CFP®, CERTIFIED FINANCIAL PLANNER®, and CFP® (with plaque design) in the United States to Certified Financial Planner Board of Standards, Inc., which authorizes individuals who successfully complete the organization's initial and ongoing certification requirements to use the certification marks.