LifeFocus Financial Advisors, LLC
Helping you live your one life the best way you can
sethdeal@lifefocusadvisors.com
(509) 526-4521
www.lifefocusadvisors.com

What to Expect: Your First Year

Our Collaborative Process

Over the course of our first year together, we'll meet 4-6 times to build your personalized financial plan. Each session focuses on a specific aspect of your financial life, creating a methodical approach to achieving your goals.

1. Estate Planning Foundation

We begin by reviewing your estate planning needs. While I don't provide legal advice, my financial perspective helps ensure your estate plan aligns with your financial strategy. If you need an attorney, I can facilitate introductions and attend meetings to ensure your financial and legal plans work together seamlessly.

I'll also review all beneficiary designations on your accounts (including those not managed by my firm) to ensure they reflect your current wishes.

2. Life Insurance Evaluation

Next, we'll assess your life insurance coverage to determine if adjustments are needed. I'll help you understand what type and amount of coverage best supports your financial plan, and I'll assist with shopping for optimal policies. I don’t sell insurance or receive any commissions, but we have trusted partners to assist with your insurance needs.

3. Cash Flow & Retirement Income Planning

We'll analyze your current spending patterns and project your retirement income needs. This critical step provides clarity on what you're spending now versus what you can spend in retirement while maintaining your desired lifestyle.

4. Investment Strategy Review

I'll conduct a comprehensive review of your investment accounts and their allocations. With my dual expertise as a CPA and Financial Advisor, I can recommend strategic changes or account consolidation to optimize your portfolio for your specific goals.

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5. Tax-Efficient Planning

Leveraging my CPA background, I'll review your tax situation and create projections to identify opportunities to minimize your tax burden. While I don't prepare tax returns in this capacity, my tax planning expertise adds significant value to your overall financial strategy.

An Evolving Partnership

Financial planning isn't a one-time event but an ongoing process that adapts to your changing needs, goals, and market conditions. Rather than providing a static binder of recommendations, I offer a dynamic strategy that we continually refine together.