

The Holistic Planning Process

The **Holistic Planning Process** is a comprehensive financial planning process designed to coordinate the many aspects of your financial life into a cohesive whole. The objective is to give you a better sense of where you are, where you wish to go and how best to get there. SFA customizes a solution in consideration of personal cash flow needs, risk tolerance level, tax realities and time horizons. By coordinating all aspects of your financial life, we take the burden off of you to manage multiple resources or advisors.



The Challenge: Most people have many resources and multiple advisers, but their advisers aren't acting together as a team and their resources aren't coordinated. The client is often left to orchestrate the entire process themselves without adequate knowledge, time, or desire. SFA customarily acts as our clients' key point of contact, coordinating financial, legal and accounting efforts.