Welcome on Board

Our personalized client on-boarding process provides a strong foundation for establishing our long-term professional relationship. We invest the time to help ensure all bases are covered, all details are addressed, and all parties are on the same page.

Beginning our Relationship

Signing of new account paperwork and forms needed for transferring accounts, followed by a series of communications introducing you to our office.

Day 1

WHY WE DO IT:

Start off our relationship on the right foot, set goals, and schedule meetings for the coming year.

Discovery & Data Gathering Process

Discuss your values, goals, relationships, assets, other advisors, and your risk tolerance.

Within 15 Days

WHY WE DO IT:

Build the basis for your personalized Investment Policy Statement and Financial Plan.

Investment Process & Policy Review

Discuss and set expectations, review our investment process discussed earlier, and walk through your personalized Investment Policy Statement.

Within 30 Days

WHY WE DO IT:

Provide a road map for investment decisions for the next 12 months.

Service Commitment

Walk through services, including online access and cash management tools; set up statement and communication preferences.

Within 45 Days

WHY WE DO IT:

Ensure the service we deliver is in line with your expectations and serves your needs.

Wealth Management Plan

Review your personalized, comprehensive financial plan developed using the information obtained through the discovery process. Reassess and reprioritize your goals if necessary.

Within 90 Days

WHY WE DO IT:

Identify where you are going, how you will get there, and measurable targets for goals along the way.

Regular Progress Meetings

Annual Reviews
Review investments and financial plan; assess progress and recommend adjustments.

Year-End Planning
Timely planning and coordinating with your CPA to help mitigate your tax burden.

Ongoing

WHY WE DO IT:

Ensure that you are making solid progress toward your goals, since both your situation and performance projections will change over time.

KIRTLAND
FINANCIAL MANAGEMENT INC
An Independent Registered Investment Adviser