CLEAR VIEW WEALTH ADVISORS, LLC
Plan Well. Invest Smart. Live Better.

Steven J. Stanganelli, CFP ®, CRPC ®
CERTIFIED FINANCIAL PLANNER ™ Professional
NAPFA-Registered Financial Advisor

OUR CORE VALUES

- **Fiduciary Standard of Care**: Doing What's In Your Best Interest
- **Goal-Oriented**: Consultative Process
- **Planning First Approach**: Everything Starts with a Plan
- **Relationship-Based Not Transaction-Oriented**: Caring, Communicative & Informative
- **Personal Discovery**: Exploring Your Needs, Risks and Capacity
- **Low-Cost Investing**: Controlling Costs with a Core of Index Funds and Exchange Traded Funds
- **Investment Management**: Clients Win By Not Losing – Focus on Consistent Singles Not Home Runs
- **Tax Management**: Proactive, Integrated Tax Planning to Help Clients Keep More
- **Advanced Planning**: Smart, Targeted & Collaborative

FIDUCIARY, FEE-ONLY

- ✓ We serve only YOUR best interest. It's our legal obligation and preferred business model.
- ✓ We are paid by YOU for our objective, professional advice.
- ✓ We receive NO commissions or referral fees from outside sources.
- ✓ YOU are the client – we work for you at all times.

VERSUS

Broker-Dealers, Agents, Other Advisors

- Brokers can earn commissions or referral fees or may be fee-based.
- Either way, brokers are subject to offering "suitable" advice, not fiduciary. They are not required to disclose conflicts of interest and compensation may not be transparent.
- If incentives come from other sources, who is really the client?

WealthCare Gold & Platinum Planning – A CONSULTATIVE PROCESS (3 – 12 months)

Meetings 1

INITIAL EVALUATION MEETING

Get Acquainted & Explore Options

Meeting 2: One to two weeks later

COMMITMENT MEETING

Confirm scope of plan, complete disclosures and agreements and collect retainer.

Meeting 3: One to four weeks later

INITIAL PLAN MEETING & DATA GATHERING

Comprehensive Discovery including collecting data, statements and any cash flow worksheets or other planning assumptions, background, experiences and values about money, risk profile, risk capacity, and spending needs

Note: Timing will depend on schedule of existing projects and if data items provided by client are in good order and complete.

Meeting 4: Plan Meeting
Two to 12 weeks later

STRATEGY MEETING

Initial review of selected financial plan and Goal Achievement Reports along with customized Action Plan and Recommendations.

Follow Up Meetings
Initially 8 to 12 weeks later

WEALTHCARE MEETINGS

Comprehensive evaluation of current and projected financial results based on assumptions provided. Review of strategies and recommendations to move forward.

Collaboration and Progress
as needed during program term

PROGRESS MEETINGS

- Review progress
- Online Report Access
- Implement WealthCare management plan
- Coordinate with other advisors