True North
Financial Services

Mapping Your Path

Empowering People Through Financial Planning

We help busy, successful professionals make deliberate choices about how they want to spend their time and money.

At it's core, financial planning is about helping people use their resources to get the most from their time. We accomplish this by forming strong relationships with our clients to understand their lives, preferences and **vision of tomorrow.**

Our financial planning process is designed to help clarify what's most important and ensure that your money is best aligned to support those goals. We operate a virtual office, providing a unique experience that emphasizes convenience, effectiveness and flexibility for our clients.

Wealth Management Services

Goal and Priority Setting

What is your vision for the future? Before we can begin planning, we have to know what we're planning for. We help you define your goals and prioritize what matters most.

Consolidate, Organize, and Optimize

Over time your financial picture can grow overly complex and scattered. We help you simplify your financial life so you're in control and more connected with your money.

Cash Flow Analysis and Budgeting

Understanding what you spend and save is vital to your financial health. We help you understand how you use your money and adjust, when needed, to align saving with future goals.

Life Planning and Financial Strategy

What is the best path to reach your goals? We review your options, make recommendations, and help you implement financial strategies to accomplish your goals.

Investment Management

Investing may be the most important tool to help you accomplish your future goals. We help you and implement an investment approach best suited for your goals.

Employer Benefits

Employer benefits often include invaluable tools and resources that can help you accomplish your goals. We help you understand how these benefits fit into your financial picture and how to maximize their effect.

Risk Management

Risk comes in many shapes and sizes. We help you understand these risks, and discuss your options on how they can be mitigated or eliminated.

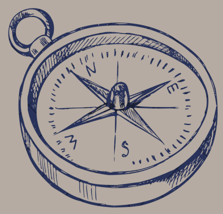
Retirement Income Planning

What does your future retirement look like? We help you define, prepare for, and navigate your retirement successfully.

Tax and Estate Planning

We help integrate tax and estate planning into your financial picture by collaborating with your trusted professionals.

Wealth Management

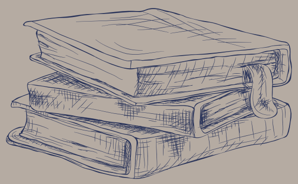


Knowing our goal is the compass that guides our decision making

For some, success is financial security for your family and future generations. For others, success is the freedom to support the pursuit of a passion or the advancement of a worthy cause. For most, success is a personal blend of diverse goals, continually redefined throughout life.

Done right, financial planning is an ongoing process of understanding where we are now, where we want to be in the future, and the best path between. We serve as your trusted advisor and thought partner, helping you navigate life's obstacles and course-correct when life presents new challenges and opportunities.

Investment Management



Harness the power and efficiency of financial markets

Our investment philosophy is simple but effective; success in investing requires a disciplined focus on the things over which we have some control: risk, cost and tax consequences

Risk and return are inextricably related. However, in investing, as in life, not all risks pay off the same. We help you understand the various forms of investment risk and select an appropriate portfolio based on your personal blend of risk tolerance, time horizon and need to take risk. Our portfolios are engineered to take balanced exposure to the risks that pay over time, while mitigating those that don't.

How We Are Compensated

We believe fees should be clear, and aligned with the focus of our relationship. At True North, we charge a flat monthly fee to advise and assist you with your total financial picture, helping to implement changes that align your money with your goals. This process is continuously implemented over the years we work together, changing and adjusting your financial picture as life presents new opportunities and challenges.

Before an advisory relationship begins, your monthly fee is calculated and discussed to ensure clarity. **All the services we provide our clients are included in the flat monthly fee.** We earn no additional compensation or revenue from any source. As an independent, fee-only, fiduciary, True North and our advisors are morally and legally required to provide advice and recommendations solely in your best interests. In part, the confidence our clients have in the work we do together is based on the knowledge that no outside source has the ability to influence the advice or recommendations we provide.

Total Net Worth	Annual Fee
$0 - $500,000	0.70%
$500,000 - $1,000,000	0.60%
$1,000,000 - $2,000,000	0.50%
$2,000,000 - $4,000,000	0.40%
$4,000,000 - $6,000,000	0.35%
$6,000,000 - $8,000,000	0.30%
$8,000,000 - $12,000,000	0.25%
$12,000,000+	0.20%

The Path Ahead

The process of selecting a financial professional can be confusing, and people are often required to make an important decision with very little information. Our onboarding process is designed to be convenient and provide you with a clear understanding of our services, fees, and overall client experience.

Step 1: Fit Call - How it Starts
Our first step is to connect over the phone to introduce ourselves. This 20-30-minute call is an informal conversation to learn about you and your goals/concerns and to answer any questions you have about working with True North

Step 2: Free Planning Consultation - Test Drive
Before entering into a formal client agreement, you receive a free planning consultation to help assemble and review their current financial details. The consultation takes place over two meetings, with two tasks to complete in between. After our second meeting, you'll receive three valuable resources that provide insight into your current financial picture:

> **Financial Picture**
> A Snapshot of your current financial picture (assets and liabilities)
>
> **Cash Flow Statement**
> Details your income, expenses, and savings
>
> **Action Items**
> A list of high-level thoughts and observations about how to improve your financial picture

Step 3: New Client Onboarding - Nest Steps
Following our free planning consultation, if you decide you'd like to work together, we'll provide client agreements to formalize our relationship. Once the paperwork is signed, we finish gathering the remaining information needed to fill in the finer details of your financial picture, and schedule our next meeting(s) to review, discuss, and implement recommendations and improvements.

Contact Us

If you're ready to align your money with your life, we'd love to hear from you.

Let's start a conversation

Schedule a casual 20-30 minute fit call

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