LANE CUTHBERT
FINANCIAL

est. 2017

LCF PERSONAL FINANCE PROCESSES

YOUR FINANCIAL PLAN - $150

Before any planning can be done, it's an important step in the process to determine if the services we offer are the right fit for your objectives so for all new clients Lane (our owner) will set up a 15-min call to introduce himself and get more details about your financial goals. This will provide clarity to determine your objectives but more importantly, this will help determine if you feel confident in our services and want to work with us.

If you decide to move forward with getting your personalized financial plan, the next step is to fill out our Client Input Form and sign (digitally) our Disclosure. Once we have received a completed input sheet back our team will then reach out to book a time to present your personalized plan with Lane. Following the meeting Lane will be available to answer questions, give follow up details about next steps, and you'll receive a digital copy of everything discussed in your Scoreboard (plan, insurances & investments). At the end of this meeting our team will book a time to implement the next steps and schedule a 30 day check-in to make sure you're getting the strongest possible start for success with your plan.

If you are an existing client that has completed a Personalized Scoreboard with LCF previously and now you need to make updates to the plan (ie: income changed, life transition, etc,) our team will ask you to fill out a new Client Input Form and book a time for the new plan to be presented. The discounted rate for these clients is $100.

During the meeting Lane will make recommendations that are specifically tailored to helping you achieve and protect your goals. Understandably, some clients want to take time to think through the next steps and may prefer to wait before implementing certain suggestions. LCF allows its clients up to 45 days to meet with Lane and implement the suggested personalized next steps. Beyond the 45 days, clients wishing to implement suggested strategies, will be treated as Personal Consulting meetings and additional charges may apply.

PERSONAL FINANCIAL CONSULTING

There are times in your financial journey when you may need someone that you can trust with education and experience to help you navigate major financial decisions. LCF offers consulting services to help you make the most strategic and educated choices to achieve your financial goals, because well informed people make well informed decisions.

Consulting meetings are booked in 30 min time blocks. If you're not sure how long you will need to discuss, send our team an email and we can advise.

CONSULTING FEES

- 30 min / $75 (GST Not Included)
- 1 hr (60 min) / $140 (GST Not Included)

We do ask that if you book a consulting meeting and are unable to attend that you give LCF 24 hrs Notice. Currently, due to Covid-19, all consulting meetings are happening via phone calls or Google Meet.

FAQ'S

1. What if I have questions about my existing insurance products?

   LCF would ask that you contact your insurance provider first and if they are unable to answer your questions please email LCF directly.

2. What if I have a simple budgeting question based on my personalized plan?

    Send our team an email with your questions and we can either reply with answers to your questions or suggest setting up a time for further financial consulting.

Any other questions? Email our LCF team and we'll get back to you.